

Social protection for vulnerable children in Zambia

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DECLARATION

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ABSTRACT

This study focused on the social protection of vulnerable children in Zambia. The aim was to find out how social protection had evolved and how it was conceptualised – its functions and types, policies and programmes, the benefits and services, and the risks and vulnerabilities that it addresses. A descriptive study design was used with qualitative methods of collecting and analysing data. The sample of 24 participants from government and nongovernmental organisations involved in social protection delivery as well as carers of children was drawn from the Central, Lusaka and Southern provinces of Zambia respectively. A semi-structured interview schedule was used, and all the recorded interviews were transcribed by the researcher and sent back to the participants for proofreading or corrections, where necessary, before analysis.

The basic needs, the empowerment, the risk management, the rights-based, and the capability approaches have been used to further the conceptualization, design features and implementation modalities of social protection. Additionally, given that a theoretical basis for social protection is still lacking, the study drew on representational, explanatory, normative, human capital, social construction, social contractual, and structural social work theories in order to complement, extend and verify the findings.

Ethical clearance (number Desc_Moonga2012) was obtained from Stellenbosch University's Research Ethics Committee. The ethical clearance certificate was used to apply for and obtain permission from the Zambian Ministry of Community Development Mother and Child Health and nongovernmental organisations involved in the study.

Empirically, the study found that social protection was an old activity under a new name and was being scaled up rapidly but biased towards cash transfers. By and large, social protection in Zambia is provided as unconditional transfers, mainly as social assistance. No existing legislative or policy framework specifically focused on social protection was found, although the latter had been drafted at the time of the study. The Zambian government and a number of partners such as CARE, Child Fund, World Vision and the World Food Programme, to mention only a few, were found to be involved, but their

efforts were fragmented and interventions for children were limited, fragmented and less responsive to the current risks and vulnerabilities of children. The study also established that if 2–3% of the country's gross domestic product as recommended by the International Labour Organization were used, Zambia could afford to provide extensive social protection coverage (beyond its current offering) by using local resources. However, this would require putting in place appropriate and sustainable resource mobilisation measures and decentralization of the processes and interventions.

Based on these and other concluding findings, it is recommended that in order for social protection for vulnerable children in Zambia to be effective, among other requirements, political will is needed in the provision of social protection for vulnerable groups, especially children, through legislative and policy frameworks. Additionally, there is a need for sustainable resource mobilisation, especially through progressive taxation such as taxation of undeserved income and taxation of big businesses, especially mining companies. However, due to limitations in qualitative methods and descriptive designs and the small sample of the data used, the conclusions and recommendations of the study are but conjectural.

OPSOMMING

Hierdie studie het op die maatskaplike beskerming van kwesbare kinders in Zambië gekonsentreer. Die doel was om te bepaal hoe maatskaplike beskerming ontwikkel het en gekonseptualiseer is – die soorte en funksies van maatskaplike beskerming, die beleide en programme daarvoor, die voordele en dienste wat daarmee verband hou, en die gepaardgaande risiko's en kwesbaarheid. 'n Beskrywende navorsingsontwerp met kwalitatiewe metodes vir data-insameling en -ontleding is gebruik. Die steekproef van 24 deelnemers uit die staatsektor en nieregeringsorganisasies wat met die lewering van maatskaplike beskerming gemoeid is, sowel as kinderversorgers, het uit die Lusaka-, sentrale en suidelike provinsies van Zambië gekom. 'n Semigestruktureerde onderhoudskedule is gebruik. Die navorser het alle opnames van onderhoude getranskribeer en dit voor ontleding aan die deelnemers gestuur om te proeflees en enige nodige regstellings te maak.

Die basiese behoefte-, bemagtiging-, risikobestuur-, regsgebaseerde en vermoëns benaderings is gebruik om die konseptualisering, ontwerp kenmerke en implementering van modaliteite van maatskaplike beskerming te bevorder. Benewens die gebrek aan 'n teoretiese grondslag vir maatskaplike beskerming, het die studie op die verteenwoordigende- verklarende-, normatiewe-, menslikekapitaal-, maatskaplikekonstruksie-, maatskaplikekontrak- en strukturele maatskaplikewerk-teorieë staatgemaak om die bevindinge aan te vul, uit te brei en na te gaan.

Etiekgoedkeuring (nommer Desc_Moonga2012) is van die Universiteit Stellenbosch se Navorsingsetiekkomitee verkry. Die etiekgoedkeuringertifikaat is op sy beurt gebruik om toestemming te vra en te verkry van die Zambiese Ministerie van Gemeenskapontwikkeling en Moeder- en Kindergesondheid en nieregerings-organisasies wat by die studie betrokke was.

Die empiriese bevinding van die studie is dat maatskaplike beskerming 'n ou aktiwiteit met 'n nuwe naam is, en dat dit vinnig uitgebrei word, dog na kontant-oorplasings oorhel. Maatskaplike beskerming in Zambië geskied merendeels as onvoorwaardelike

oorplasings, hoofsaaklik in die vorm van maatskaplike bystand. Geen bestaande regs- of beleidsraamwerk wat bepaald oor maatskaplike beskerming handel, kon opgespoor word nie, hoewel werk aan 'n beleidsraamwerk ten tyde van die studie aan die gang was. Die Zambiese regering en 'n aantal vennote, waaronder CARE, Child Fund, World Vision en die Wêreldvoedselprogram, om net enkeles te noem, is betrokke by maatskaplike beskerming dienslewering, maar hul pogings is gefragmenteer. Veral intervensies vir kinders is beperk, gefragmenteer en nie juis ingestel op die kinders se huidige risiko's en kwesbaarhede nie. Daarbenewens het die studie vasgestel dat indien 2–3% van die land se bruto binnelandse produk gebruik word, soos wat die Internasionale Arbeidsorganisasie aanbeveel, Zambië kan bekostig om met behulp van plaaslike hulpbronne omvattende maatskaplike beskerming (wat verder strek as sy huidige aanbod) te bied. Dít sou egter vereis dat toepaslike en volhoubare maatreëls en desentralisering van prosesse en intervensies ingestel word om hulpbronne te mobiliseer.

Op grond van hierdie en ander bevindinge is die gevolgtrekking dat maatskaplike beskerming vir kwesbare groepe in Zambië slegs doeltreffend sal wees indien die nodige politieke wil bestaan om deur regs- en beleidsraamwerke maatskaplike beskerming aan hierdie groepe, veral kinders, te voorsien. Daar bestaan ook 'n behoefte aan volhoubare hulpbronmobilisering, veral deur progressiewe belasting soos belasting op onverdiende inkomste en belasting op groot ondernemings, bepaald mynmaatskappye. Weens die beperkinge van kwalitatiewe metodes en deskriptiewe ontwerpe, sowel as die klein datasteekproef wat gebruik is, is die gevolgtrekkings en aanbevelings van die studie egter bloot verondersteld.

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ACRONYM LIST

ABE – Assistance to Basic Education

ACC – Area Coordinating Committee

ATM – Automated Teller Machine

CASE – Community Agency for

CRPD – Convention on the Rights of Persons with Disabilities

CWAC – Community Welfare Assistance Committee

DFID – Department For International Development

FFW – Food For Work

GDP – Gross Domestic Product

HDI – Human Development Index

HU – Hermeneutic Unit

ICT – Information and Communications Technology

ILO – International Labour Office

IMF – International Monetary Fund

INCESCR – International Covenant on Economic, Social and Cultural Rights

LASF – Local Authority Superannuation Fund

LIC – Low Income Country

MDG – Millennium Development Goal

MIC – Middle Income Country

NAPSA – National Pension Scheme Authority

NGO – Non-Governmental Organisation

NICHE – Netherlands Initiative for Capacity Development in Higher Education

OECD – Organisation for Economic Co-operation and Development

OVC – Orphans and Vulnerable Children

PWAS – Public Welfare Assistance Scheme

REC – Research Ethics Committee

SADC – Southern African development Community

SAG – Sector Advisory Group

SCT – Social Cash Transfer

SRM – Social Risk Management

UDHR – Universal Declaration of Human Rights

UNCRC – United Nations Convention on the Rights of the Child

UNDP – United Nations Development Programme

ZNPF – Zambia National Provident Fund

CHAPTER 1

INTRODUCTION

1.1 RATIONALE FOR STUDY

This dissertation describes the social protection system in Zambia. The researcher presumed that it was possible to provide social protection specifically to vulnerable children so long as good targeting mechanisms were employed. The aim of this study was to understand the nature of social protection in Zambia: how people understand it, especially the implementers, the principles underlying its adoption and implementation, its functions, the risks and vulnerabilities that affect children and how these are addressed by social protection, and also the challenges that relate to its implementation. The author's interest in child welfare as a social worker is long standing.

In this chapter the focus is on the conceptualisation of social protection, firstly by distinguishing it from social security and showing how it actually embraces social security. Secondly, risk and vulnerability are conceptualised to the extent possible, and it is shown how social protection relates to and addresses both. Before examining the extent of child vulnerability in general and child vulnerability in Zambia in particular, the link between poverty and social protection is examined. This then leads to the specific understanding of social protection and social protection for vulnerable children as distinguished from child protection and why the former is particularly needed. Thereafter, the background to social protection in Zambia is highlighted, and this leads to the problem focus and statement. The last part of the chapter deals with the research goal, objectives and research questions.

1.2 BACKGROUND

Although there are divergent views regarding the purpose of social work, there would probably be consensus that it is "fundamentally concerned with intervening into the lives of people who are vulnerable, in need, at risk or traumatised as well as those who constitute a risk to others" (Alcock & Ferguson, 2012, cited in Becker, Bryman &

Ferguson, 2012:9). Social work is rendered to people as individuals, in groups, in families, in communities or in organisations. One way in which social work intervenes in people's lives is through social protection. Social protection is a mechanism that addresses poverty, risk and vulnerability, but it can also contribute to social and economic development in many different ways. The position taken in this dissertation, as shown below, is that social protection encompasses social security.

Although social protection has traditionally been concentrated in the wealthy nations of the global North, there has been rising interest in social protection in the global South over the years, both in terms of research and of legislation. According to Norton, Conway and Foster (2001:7), this interest, among other factors, is due to globalisation and changes in development practice, citizenship, governance and rights. One example is the *Livingstone call for action*.¹ The concerns at this conference were "the continuing high levels of poverty in Africa and that the Millennium Development Goals (MDGs) may not be achieved in the region unless development strategies incorporated direct action to enhance social development" (African Union, 2006).

1.3 SOCIAL PROTECTION AND SOCIAL SECURITY

Like many other concepts, it is difficult to precisely define social security. Partly this is because its purpose in different parts of the world tends to determine its definition. In some countries, the term is used more broadly to mean any form of assistance that a government provides to its citizens to meet basic needs while in others it is more narrowly defined, especially in the developing countries, focusing only on contributory types of benefit that certain categories of citizens (especially those in formal employment) receive. Social security has been defined by the International Labour Organisation (ILO) as:

the protection which society provides for its members through a series of public measures against the economic and social distress that otherwise would be caused by the stoppage

¹ This intergovernmental conference, held in Livingstone, Zambia and co-hosted by Zambia and the African Union from 20 to 23 March 2006, drew ministers and senior government representatives from Eastern and Southern Africa, development partners, the United Nations, nongovernmental organisations and Brazil to discuss measures for protecting the poorest in Africa.

or substantial reduction of earnings resulting from sickness, maternity, employment injury, invalidity and death (Hall & Midgley, 2004:236).

Although this definition has been widely used and is incorporated here, it focuses more on employment- and contribution-based benefits and services. That is, it is only those in formal employment that can receive maternity or sickness benefits, for instance. But it is not only those in employment or those who have lost employment that need social coverage. In fact, those without employment are more vulnerable to poverty and other contingencies and therefore need more protection than those in employment or those who have lost employment. That is why in the developed countries social security programmes usually cover the whole population (Hall & Midgley, 2004:233), not just those in employment or who have lost employment. As Brunori and O'Reilly (2010:14) observe, "Social security transfers in the form of, for example, pensions, child benefit and disability allowances are considered to be core elements of a comprehensive social protection system." Therefore, the combination of contribution- and employment-related (social security) with non-contribution- and tax-based benefits and services makes social security part of the broad social protection system or mechanism.

Kaseke (2010) observes that, a social protection strategy that would encompass social security, employment creation, livelihoods ...would have a bigger impact on the prevention and reduction of poverty and inequality. There are three main concepts (at least for the current purpose) that are important for conceptualising social protection: risk, vulnerability and poverty. These are discussed below in order to facilitate the conceptualisation of social protection.

1.3.1 Risk and social protection

Risk entails both a danger and the possibility thereof. According to Baldock, Manning and Vickerstaff (2007:93), risk is the likelihood of an adverse outcome from a situation or action. They argue that the complexity and interdependence inherent in modern life and the increasing rate of social change are felt to have increased social risks such that we might be said to be living in a 'risk society' (see also Beck, 1986, 1992; Giddens, 1991, 2006; Ritzer, 2008). Although these authors have written about the risk posed by

the modern industrial society, their articulation of risk is quite relevant to social protection and the current study.

For instance, Beck (1992) argues that an important aspect of the risk society is that its hazards are not restricted spatially, temporally or socially (Giddens, 2006:120). The author contends that today's risks affect all countries and all social classes; they have global, not merely personal consequences. Industrial pollution, for instance, causes global warming, which poses a danger to food security and consequently causes hunger and poverty against which children must be protected or against which individuals and households must be insured. Quite often the attempts to avert some risks tend to breed new ones. For instance Giddens (1991), observes that modernity may reduce some of the risks associated with certain areas and modes of life but at the same time breeds postmodernity, which is associated with new risks previously unknown, such as cybercrime and nuclear accidents.

Due to the numerous and varied risks either arising from or associated with the failed structural adjustment programmes, the World Bank (2000) "sought to promote a programme successor built on a conceptual framework of social risk management" (Mkandawire, 2004:47). Social risk management entails public measures intended to assist individuals, households and communities in managing risks in order to reduce vulnerability, improve consumption smoothing and enhance equity while contributing to economic development and focusing on reducing income poverty (World Bank, 2001b). Social risk management is discussed in detail in Chapter 6. Its mention here is just to show the diversity of risks and the approaches designed to attenuate their impacts.

Social protection is therefore required to prevent risk, ameliorate it when it occurs and improve wellbeing as well as enhancing coping mechanisms among vulnerable groups by creating assets. By coping is meant the process of selling assets in order to maintain food consumption in the face of a shock (Corbett, 1988, cited in Ellis, Devereux & White, 2009:6). In other words, it is one of the risk management strategies available.

1.3.2 Vulnerability and social protection

According to Devereux (2010) and Ellis (2006b), vulnerability is both people's experience of high risk events that have adverse impacts on their livelihoods and the impairment of their ability to deal with risk events when shocks occur (cited in Ellis *et al.*, 2009:23).

This definition is relevant for this study as it addresses both the exposure to risk and the inability, in this case of children, to deal with risk. According to Barrientos (2011:242), vulnerability is the probability that "individuals, households or communities will be in poverty in the future". It is also understood as limited capacity of some communities and households to protect themselves against contingencies threatening their wellbeing (Barrientos, cited in Barrientos & Hulme, 2008:300). Therefore, from these definitions, vulnerability can be said to be susceptibility to some adverse event, phenomenon or situation. For instance, children tend to be susceptible to factors such as disease, disaster and poverty, which affect their wellbeing. Therefore, from these definitions, vulnerability can be said to be susceptibility to some adverse event, phenomenon or situation. For instance, children tend to be susceptible to factors such as disease, disaster and poverty, which affect their wellbeing.

It is clear that risk and vulnerability are interrelated in that vulnerability tends to be the consequence of exposure to risk events. As Chambers (1989) and Dercon (2002) note, it is risk combined with a lack of ability to deal with a shock (cited in Ellis *et al.*, 2009:6). These concepts are also relevant to social work because it is a profession that is focused on intervening in the lives of vulnerable people, the needy, those at risk as well as those who constitute a risk to others (Alcock & Ferguson, cited in Becker *et al.*, 2012:9), including the promotion of social justice.

1.3.2.1 Child vulnerability

Vulnerability has become almost synonymous with orphan hood and mainly resulting from HIV and AIDS especially in Sub-Saharan Africa where the pandemic is high, hence the emergence of the Orphans and Vulnerable Children (OVC) concept. For instance UNICEF, (2005:16), reports that 12.1 million or more than 80 percent of children

orphaned by AIDS are in Sub-Saharan Africa. However, while vulnerability of the child would most often result from the death of the parent or caregiver (thereby becoming an orphan), not all orphaned children are vulnerable neither are all vulnerable children orphans. For instance, while 19.2% of all children living in households were vulnerable only 14.9% were orphans (Central Statistics Office, 2009). Nevertheless, parental death and even illness especially prolonged illness makes a child vulnerable to a number of risks.

Child vulnerability varies between developed and developing countries and between rural and urban areas as well as between rich and poor households. This variability is as a result of the ability to manage risk or the lack of it. For instance according to UNICEF (2014:2) on average, in the year 2013, a child born in sub-Saharan Africa was 14 times more likely than a child born in the United States of America to die before the age of five years. Similarly, in rural Zambia HIV-related vulnerabilities are high (Schenk et al, 2008) compared to urban Zambia while children in rural communities are more likely than children from urban communities to be stunted (UNICEF, 2014).

1.3.2.2 Child vulnerability in Zambia

Of the 187 countries covered by the Human Development Index, as published in the United Nations Development Report (UNDP), Zambia was ranked 164th, with 53.9% of the population living below the poverty line and 64.3% living on less than \$1.25 per day (UNDP, 2011). The implications for child poverty and vulnerability are undoubtedly immense. Children under 18 years account for approximately 53% (6 937 000) of the Zambian population based on the 2010 census, yet according to UNICEF (2012a:272), 60% of them suffer deprivation with regard to at least two of the basic needs such as food and shelter. The World Bank (2001:6) estimated that 13–15% of all children in Zambia in the age group 0–18 years were orphans (some 650 000). Although all children require social protection and other forms of protection and provision, the focus on vulnerable children in this dissertation was based on a critical consideration of resource constraints and implementation capacities in the country of the study. Against

this background, there is a need for consistent, sustainable and specific social protection for vulnerable children.²

1.3.2.3 Sources of vulnerability for children

The World Bank (2001a) identified HIV/AIDS and conflict as some of the sources of vulnerability for children. This is mainly because either of these factors would either take away the lives of children, their parents, guardians or caregivers, or weaken the ability of caregivers to adequately support children. For example, deaths caused by HIV/AIDS have made a lot of children orphans especially in Africa and therefore vulnerable while war has the same effect but also causes displacement and therefore vulnerability of children. Even if death is not involved, illness still incapacitates children's caregivers. Therefore, social protection is required to prevent and deal with risks and vulnerabilities and to enhance wellbeing. 'Caregiver' or 'carer' was used in this study to mean any person who offered daily and unpaid for support to a child. It could be a relative, friend or neighbour or even an institution.

In spite of the proliferation of social protection measures, very few are targeted specifically at children, yet children are among the worst affected victims of poverty and vulnerability, especially in Africa. Their vulnerability stems from their societal status of dependence upon adults for developmental, physical and emotional support. It is for this reason that the United Nations Children's Fund (UNICEF, 2000) proclaims that "poverty reduction should start with children",³ and this includes assisting households and children to better control vulnerability and risk resulting from, among others, political and economic shocks as well as disease, especially pneumonia, HIV/AIDS and malaria.

"Half of the World's children are living below the international poverty line of \$2 a day and suffer from multiple deprivations and violations to basic human rights" (UNICEF, 2012:1). These children account for an average of 37% of the population in developing countries (UNICEF, 2012a:89). According to UNICEF, more than eight million children

² As used in this study, these are children who experience high risk(s) that have adverse effects on their lives and neither they nor their carers can adequately deal with such risk(s) when they occur. Such risk(s) could be but are not limited to social, economic, psychological, weather and climate conditions.

³ http://www.unicef.org/why/why_poverty.html.

die every year (some 22 000 per day), and these are mostly preventable deaths. The causes of death include but are not limited to hunger, malnutrition, HIV and AIDS, lack of safe water and lack of or poor shelter.

The relationship between poverty and vulnerability is well documented. For instance, Del Nino and Marini (2005, cited in Holmes, 2007:3) report a strong correlation between vulnerability and poverty in Zambia. There is also abundant “evidence to show that childhood poverty and prolonged stressful experiences can have lifelong effects on children’s physical, social, emotional and neurological development” (Meaney, 2001; Shonkoff & Phillips, 2000) as well as on physical and mental wellbeing later in life (McEwen, 2003, cited in Gabel, 2012:538). From the ‘economics of nutrition’ point of view (Behrman *et al.*, 2004; Haddinnott, 2008a), better nutrition among children also enhances their earning potential as adults since nutrition affects cognitive development, school attendance (and educational attainments) and physical productivity, all significantly associated with higher income opportunities in adulthood (cited in Gentilini, 2009:151; see also Gabel & Kamerman, 2006:260).

There are a number of risks that account for child vulnerability in Zambia. These include but not limited to; death of parent or caregiver, chronic illness including HIV and AIDS infection of caregiver, loss of income by parent or caregiver, lack of or insufficient access to basic needs, lack of or inadequate adult support, disability of either the child or caregiver among many others. In settings such as rural Zambia characterized with high levels of HIV/AIDS-related vulnerability, it may be more appropriate to adopt community-level targeting rather than household-targeting, (Schenk, *et al.*, 2008). However, such an approach would tend to negate household and indeed child-specific vulnerabilities and needs. That is why this study was focused on social protection for vulnerable children as a way of enhancing human capital investment.

1.3.3 Poverty and social protection

Piven and Cloward (1978) observe that the history of social work reflects a longstanding commitment to addressing poverty and the issues associated with it (cited in Belcher & Tice, 2013:83). It can be argued that poverty guides the training and practice of the

social work profession, given that the profession advocates for poverty alleviation measures such as social protection. Any discussion of social protection would be incomplete without linking it to poverty. This is because social protection is by and large a mechanism for fighting poverty, much as it serves a developmental role, as discussed below. Barrientos (2011:241) has argued that poverty is a state rather than a condition, by which the author means that people are not necessarily poor but live in poverty. By implication, poverty is a structural phenomenon. Although it is not the purpose of this study to discuss poverty in detail, it suffices to say that poverty is relative and multidimensional. This is because it means different things to different people in different places but also has different causes and effects.

While the basic needs perspective is important in defining poverty, it is not sufficient as needs change with time and age and due to many other factors. It is for this reason that some have defined poverty in terms of capabilities (Sen, 1999) and social exclusion (Giddens, 2006; Hall & Midgley, 2004). The multidimensional nature of poverty is the reason for social protection measures that also tend to be multidimensional. As Barrientos (2011:242) argues, increasingly, social protection interventions are based on a multidimensional perspective on poverty. Social protection aims to reduce poverty, enhance social equity and promote the social rights of the poor and vulnerable and marginalised people (Gabel & Kamerman, 2006), and the social work profession is crucial in this discourse because it is an intervention-based profession.

1.4 UNDERSTANDING SOCIAL PROTECTION

Social protection means different things to different people and in different countries. Some scholars (Devereux & Sabates-Wheeler, 2007; Morduch, 1999; Munro, 2008) have argued as to whether social protection should be viewed from the needs perspective (Barrientos & Hulme, 2008:34; Seers, 1969; Streeten, 1981) or the rights perspective (Ellis *et al.*, 2009:8; see also Barrientos & Hulme, 2008:30; UNICEF, 2008; United Nations, 1989; Venter, 2002:127). Barr (2001; 2004) and the World Bank (2000) add the risk dimension. These perspectives are interdependent and have an important bearing on the design, legislation and administration of social protection for children. For instance, the lack of access to food, which is a basic need and an inalienable right,

predisposes a child to ill health and stunted growth. The perspective adopted in the study is a holistic one due to the interwoven nature of the three perspectives. In the process of addressing its people's needs, the state will ultimately be meeting its obligation to protect their rights and privileges and protect them against risk such as ill health and hunger based on the 'social contract' discussed later.

However, there are also others who take an economic view of social protection. According to Ramia (2002:54), social protection includes all those policies and institutions that shield individuals and certain classes of individuals from the socially detrimental effects of unchecked market forces (see also UNICEF, 2008:4). Olivier (2009) defines social protection as a general system of basic social support that is no longer linked to the regular employment relationship and that is founded on the conviction that society as a whole is responsible for its weaker members (Olivier, Smit, Kalula & Mhone, 2004:15). This broad definition explicitly embraces social security. At the *Livingstone call for action*, social protection was defined as "a range of protective public actions carried out by the state and others in response to unacceptable levels of vulnerability and poverty, and which seek to guarantee relief from destitution for those sections of the population who for reasons beyond their control are not able to provide for themselves" (African Union, 2006).

Zambia's Fifth National Development Plan of 2006 defined social protection as policies and practices that protect and promote the livelihoods and welfare of people suffering from critical levels of poverty and deprivation and/or who are vulnerable to risks and shocks (Holmes, 2007:9). Ironically, there was no social protection policy in Zambia at the time of adopting this definition. Nonetheless, the foregoing definitions depict public measures for addressing vulnerability by protecting and promoting livelihoods and inclusiveness of the poor and marginalised, including minimum labour standards. Additionally, broad as these definitions may sound, they depict some common denominator in public measures that address both relief and developmental needs.

Guhan (1994) asserts that social protection has three functions: *protection*, *prevention* and *promotion* (Ellis *et al.*, 2009:7). However, there is also a *transformative* fourth function (Devereux & Sabates-Wheeler, 2004, 2008) which is to promote social justice,

service provision and changing lives. Davies and Leavy (2007) developed an *adaptive* function (Arnall, Oswald, Davies, Mitchell & Cairolo, 2010) related to short-term climate disasters and risks posed by climate change. Social protection can take the form of supplementary or emergency assistance, as cash or in-kind transfer and is similar to social safety nets.

Notwithstanding the foregoing, social protection can be conceptualised as all public, private and voluntary institutions as well as formal and informal services and benefits meant to protect people against and prevent vulnerability and risk and promote social justice. This conception pays attention to the actors, the beneficiaries and benefits as well as the functions of social protection. It is the definition adopted in this dissertation, unless otherwise specified. Actors in this case would include the state, private sector, voluntary organisations, international development institutions and even individuals. Beneficiaries mainly include the vulnerable people, often with their family members, and the working class, sometimes including their family members, depending on the policy orientation. The definition further includes both contributory and non-contributory benefits and services. However, it is the non-contributory benefits and services for at-risk or needy children that was the focus of this study, hence the designation 'Social protection for vulnerable children'.

Although the social protection system has several aspects, the prominent ones are social assistance and social insurance (Ferreira & Robalino, 2010). The former is mainly targeted at the very poor and is financed through tax while the latter mainly covers contingencies in life such as old age, injury, maternity, unemployment and sickness, among others, and is financed through workers and their employers' contributions. Social insurance is common both in the informal and formal sectors while social assistance is found predominantly in the formal sector. The other aspect of social protection is labour market regulation, which is intended to ensure basic standards at work and extended rights to the workers' organisation and voice (Barrientos, 2011:240), such as the minimum wage. There are also public works that aside from their self-targeting uniqueness have the tendency to alleviate poverty and improve infrastructure. Oftentimes public works tend to be supported by elites due to the visible contributions

that the beneficiaries make in, for instance, improving infrastructures and other 'positive externalities'.

The social protection benefits tend to be cash or in-kind transfers. These two, especially cash transfers, can be broken down further into unconditional (pure) transfers, such as the *social cash transfer* in Zambia, or conditional transfers requiring the meeting of certain conditions (such as sending children to school) in order to benefit, like in the public works mentioned above.

While in the developed world social protection serves the function of income maintenance and protecting living standards for all, especially workers, in the developing countries, it goes beyond income maintenance for the poor to serve a developmental role (Barrientos, 2011:241). This takes place mainly through investment in human and other productive assets as well as strengthening the livelihoods of the poor. Social protection focuses on severe and long-term poverty and vulnerability by addressing the factors that make people poor and keep them in poverty, thereby reducing social exclusion and fostering nationhood.

This developmental approach to social welfare or developmentalism has also been promoted by James Midgley (1995). It regards economic development as a desirable and essential element in social welfare and proposes that social programmes support the developmental commitment (Hall & Midgley, 2004:30). The authors argue that developmentalism urges the adoption of macroeconomic policies that promote employment, raise incomes and attain other 'people-centred' economic development outcomes. The state is a key actor in initiating and facilitating this process, which is ideally holistic and participatory. Gentilini (2009:151) claims that social protection can foster economic growth through four channels, namely investing in and protecting human capital, managing risk, addressing some market failures and reducing inequality.

1.5 CHILD PROTECTION

Having defined social protection (hopefully exhaustively for the current purpose), it is important to distinguish it (that is, social protection for vulnerable children) from child protection. 'Child protection' refers to a specific type of service provided to investigate

and assess risk and the need for service based on clearly defined, legally based grounds for providing a narrower range of care (Khoo, 2004:1). UNICEF (2006) uses the term 'child protection' to mean preventing and responding to violence against, exploitation of and abuse of children, including commercial sexual exploitation, trafficking, child labour and harmful traditional practices, such as female genital mutilation/cutting and child marriage. Strangely, poverty is not included in this definition, yet as shown above, there is abundant evidence to show how childhood poverty negatively affects the child's growth and later adult life. However, UNICEF (2006) adds the protection of uniquely vulnerable children, such as when living without parental care, in conflict with the law and in situations of armed conflict.

According to the United Kingdom Department for children, schools and families (2009) 'child protection' refers to the activity that is undertaken to protect specific children who are suffering or are likely to suffer significant harm. This definition is comprehensive, except that suffering does not need to be significant for protective measures to be in place or to be required and it is not only against significant harm that children should be protected. Some verbal comments, for instance, may not be significant but still constitute abuse against which children should be protected. This falls within the ambit of safeguarding and promoting child welfare or child protection social work. In this case, child protection can be understood as public (but also private and voluntary) measures put in place to take care of children, particularly those at risk. These measures include but are not limited to fostering and adoption. 'Risk' is used here to mean acts or situations that are harmful or potentially so. Such acts include abuse in many of its forms (including sexual, physical, emotional and psychological) and neglect. Webb (2006) argues that child protection has become increasingly defined in terms of risk (cited in Becker *et al.*, 2012:9). This according to Ferguson (2004) refers not only to trying to protect children at risk but also to seeking to avert the risk of practitioners and professional systems failing to protect children (cited in Becker *et al.*, 2012:9) or abusing children in the process of trying to protect them.

From the foregoing conceptualisations, it can be argued that child protection focuses on (as it entails) protective measures. Child protection is one aspect of what this author

prefers calling the child wellbeing trinity or the three 'Ps', namely protection (prevention), provision and participation. Conversely, social protection for children, as argued below, includes protective, preventive, promotive and transformative measures. Therefore, it is a broader concept than child protection as it covers the entire child wellbeing trinity. As UNICEF (2008:7) notes, "child protection and broader social protection linkages". It asserts that child protection systems comprise the set of laws, policies, regulations and services needed across all social sectors – especially social welfare, education, health, security and justice – to support prevention of and responses to protection-related risks. The two terms, it can be argued, add up to (though sometimes used interchangeably with) child welfare. Though it is beyond the scope of this dissertation to discuss it in detail, 'child welfare' will be used to mean all state and non-state measures to protect children against abuse and neglect, including provision of their needs.

1.6 THE NEED FOR SOCIAL PROTECTION FOR VULNERABLE CHILDREN

According to Alcock and Ferguson (2012), media criticism of social work in particular for not protecting vulnerable children has been fierce (cited in Becker *et al.*, 2012:9). This includes children who are neglected or abused in different ways. Vulnerable children need protection; they need social protection much more than any other population subgroup. This is because social protection historically has been focused on the working population, to which vulnerable children neither belong nor qualify to belong. When implemented well, social protection prevents and responds to protection risks faced by children (UNICEF, 2008: VI). According to UNICEF, many of the aspects of its work on child protection, such as supporting social welfare services and streamlining the Convention on the Rights of the Child into national legislations, contribute to building social protection systems.

From the above perspectives and definitions, it becomes clear that social protection is a vital mechanism for fighting poverty, especially among vulnerable children. But given that it goes beyond poverty alleviation, there is a need to integrate social protection into legislative and development agendas and globalisation is playing a crucial role in this. Zambia, for instance, is a signatory to a number of international treaties that relate to child welfare, including the United Nations Commission on the Rights of the Child

(UNCRC), the African Charter on the Rights and Welfare of the Child, the United Nations Declaration of Human Rights (UNDHR) and the Millennium Development Goals (MDGs). Therefore, there is a need for social protection systems that are permanent, consistent and sustainable and provide for children's needs, protect their rights, prevent them from vulnerability and risk and promote their wellbeing.

However, social protection for vulnerable children entails much more than cash grants, as it has become in most developing countries; it includes the whole package of social services: social assistance, social services (and support in accessing these), social insurance and social equity (Van Dijk, 2007:5). Therefore, it is a bundle of these many services for children that was sought by this study. Grants, however, are common forms in which social protection is delivered. They entail a sum of money or in-kind subsidy awarded to compensate for specified contingencies, for example resettlement, old age and disability (Barrientos & Hulme, 2008). Therefore, for social protection to be responsive to the welfare of children, it should not only mitigate poverty and vulnerability but also strengthen child care systems, especially at family or household level, enhance access to basic services for the poorest and marginalised and provide special services to children who live outside the family environment (UNICEF, 2008:VI).

1.7 BACKGROUND TO SOCIAL PROTECTION IN ZAMBIA

In Zambia, social protection has traditionally been provided through traditional, family and community networks, commonly referred to as 'mutual aid'. Although this practice has declined tremendously due to the emergence of the nuclear family, it is still being practised widely and complements formalised systems. One could argue that before independence, the social protection system was discriminatory due to colonialism and also undeveloped.

In 1954, the Local Authorities Superannuation Fund (LASF) was established to provide pensions for employees in the local authorities (Cheta, 2005:1). In 1965, the government established the Zambia National Provident Fund (ZNPF) to cover employees outside the civil service and the local authorities. In 1968, the Civil Service Pension Fund was created to cover all civil servants in the country, but this was

replaced with the Public Service Pensions Fund in 1996. In the same year, the ZNPF Act was repealed to be replaced by the Zambia National Pension Scheme Authority (NAPSA), which started operating in February 2000. In 1997, the government redesigned the non-contributory and longstanding Public Welfare Assistance Scheme (PWAS), which traditionally catered for war veterans, needy widows and other vulnerable groups. The redesigning, among other things, meant decentralisation to community level targeting.

Social protection in Zambia is also often linked to the liberalisation of the economy in the early 1990s. The government liberalised the economy in line with International Monetary Fund (IMF) and World Bank policies, which entailed reducing borrowing and reducing government expenditure in trying to stabilise the economy, which had plummeted in the late 1970s and early 1980s following the fall in copper prices (Zambia's main export) and the rise in oil prices on the world market. These stabilising measures had some negative effects, which included the collapse of parastatal companies and consequently massive job losses. The end result was widespread poverty and vulnerability, especially among those who had lost jobs, not to mention the devastating effect of HIV/AIDS as well as adverse climatic conditions, such as droughts and floods.

All these factors coupled with the need to equitably redistribute the benefits of a growing economy, especially during the period 2004–2008, led the government of Zambia in 2005 to develop a social protection strategy in collaboration with local and international partners coordinated by the Ministry of Community Development and Social Services. The strategy was incorporated into the Sixth National Development Plan of 2006. This followed the implementation in 2003 of the Pilot Social Cash Transfer Scheme in Kalomo District (Habasonda, 2009:1). It focused on households headed by the elderly and caring for orphans and vulnerable children (Niño-Zarazúa, Barrientos, Hickey & Hulme, 2012:167). The rationale for the introduction of the cash transfer scheme was to move away from reactive responses to crisis situations and to focus on chronic hunger and poverty by adopting regular and predictable transfers.

Social cash transfers are defined in the harmonised operations manual of 2012 as regular non-contributory payments of money provided by government or nongovernmental organisations (NGOs) to individuals or households (Ministry of Community Development, Mother and Child Health, 2012:7). Their distinctive feature is that they are regular cash payments that are not as a result of some crisis. Recipients can easily predict when they are due and plan for their usage. So far there are four types of social cash transfer in Zambia, namely the inclusive scheme (model), social pension scheme, multiple categorical targeting scheme and child grant scheme.

According to the harmonised manual of operations, by the inclusive scheme destitute, incapacitated, disability-affected and often female-headed households are targeted for assistance (Ministry of Community Development, Mother and Child Health, 2012:7). Under the social pension scheme, only those individuals (not households) above 60 years are covered. By multiple categorical targeting is meant the targeting that covers a number of categories, including households headed by women, households headed by or keeping a disabled person, households headed by an elderly person or households keeping an orphaned child. Finally, the child grant is a categorical scheme that caters for households with children under the age of five years.

Clearly, these targeting criteria are not distinct. It is possible to have a household that meets all the targeting criteria, and therefore such a household would benefit four times, say for a disabled person, an orphan and an elderly person who could be female. All these constitute incapacity in some way. Nevertheless, in practice only one criterion is considered (due to the emphasis on 'targeting households, not individual targeting'), except that when 'severe disability' is involved, it becomes the second criterion. Therefore, such a household would receive 'double the grant' due to a high dependency ratio.

Social cash transfer, however, was not the first initiative as a similar strategy under the emblem of social safety nets was initiated after 1991 to cushion the negative effects of structural adjustment measures and the PWAS mentioned above. Nevertheless, it reflected some uniqueness in policy direction in terms of incorporating recent

developments in both conceptualisation and programming that included pure income transfers and long-term interventions to tackle chronic poverty.

The Social Cash Transfers Scheme is just one component (but probably the biggest at the time of writing) of Zambia's social protection strategy that gives bimonthly grants to households who meet the different targeting criteria prescribed by the manual. It is implemented by the Department of Social Welfare and is part of the broad PWAS. Other forms of social protection in Zambia include Assistance to Basic Education, Early Childhood Development, Food for Assets and relief food programmes during times of drought. Most of these are supported by NGOs. Currently social protection is enshrined in the Draft Constitution Article 67 of 2010 and Article 55 of 2012.

1.8 PROBLEM STATEMENT AND FOCUS

Although literature abounds on social protection in developing countries (Gabel, 2012; Niño-Zarazúa & Barrientos, 2011), Africa (Adato & Bassett, 2009; Barrientos & Hulme, 2008; Ellis *et al.*, 2009), the Southern African Development Community (SADC) (Nyenti & Mpedi, 2012) and Zambian studies (Ellis *et al.*, 2009; Habasonda, 2009; ILO, 2008), no specific study has been focused on social protection for children in Zambia in spite of the high degree of poverty, risk and vulnerability cited above. This study therefore focused on social protection for vulnerable children in terms of conceptualisation, functions, policies, programmes, benefits and services, and actors as perceived by welfare staff and carers in Zambia.

1.9 RESEARCH GOAL

The goal of this research was to describe and analyse social protection for vulnerable children in Zambia from the perspectives of social welfare staff and carers in order to advocate for social protection that is directly targeted at children (defined in this study as persons aged 18 years and below) and to contribute to the evolving body of knowledge on social protection research.

1.10 RESEARCH OBJECTIVES

To attain the above goal, the research sought to accomplish the following:

- To describe the social protection system in Zambia with a particular focus on benefits and services for children.
- To describe and analyse the current risks and vulnerabilities that affect children in Zambia and how the social protection system in Zambia caters for these.
- To explore the views and experiences of children's carers and the implementers of social protection programmes for children in Zambia.
- To explore the problems and opportunities that underlie the delivery of social protection for vulnerable children in order to recommend measures that can improve its administration in Zambia.

1.11 RESEARCH QUESTIONS

To achieve the above objectives, the study focused on the main question of what the types of social protection for vulnerable children in Zambia were. This question was broken down as follows:

- What are the elements of the social protection system in Zambia, particularly services and benefits for children?
- What are the current risks and vulnerabilities that affect children in Zambia, and how does the social protection system address these?
- What are the views and experiences of the carers and implementers of social protection programmes for children in Zambia?
- What problems and opportunities underlie the delivery of social protection services and benefits for vulnerable children in Zambia, and how can these be overcome?

1.12 LIMITATIONS OF THE STUDY

Qualitative studies tend to have limited generalizability (Blaikie, 2009; Creswell, 2009), partly due to the small samples involved. Therefore, the small sample used in this study, that is, the small number of participants and small number of provinces from one country, limits the extent to which the findings can be generalised. Additionally, validation was supposed to be done through 'member checking', but this was not done

due to budgetary constraints. These and other limitations are discussed in details in Chapter 6.

1.13 DISSERTATION LAYOUT

The research questions were answered using a descriptive study design with mainly qualitative research methods of sampling, data collection and analysis. This design and the methods thereof are discussed in detail in Chapter 6. Additionally, relevant documents, *inter alia* programme documents and monthly, annual and previous research reports, are analysed. In the next chapter, some approaches and models related to social protection are discussed. This is followed by a discussion of the theories that informed the study in Chapter 3. In chapters 4 and 5, the elements and determinants of social protection respectively are discussed in order to show how social protection has been investigated. Together with Chapter 1, these chapters attend in part to the first, second and fourth objectives of the study. The scholarships in chapters 2, 3, 4 and 5 were useful in the refinement of the research problem. Chapter 6 presents a discussion of the research design and the methodology used. This leads to the presentation and discussion of the findings of the study in Chapter 7. In Chapter 8, the conclusions and recommendations are presented, though conjecturally because there are a number of partners in social protection delivery but their efforts are uncoordinated, partly due to lack of legislative and policy frameworks. Additionally, the interventions are not so responsive to the risks and vulnerabilities of children.

In the next chapter, the approaches and models that relate to social protection are discussed.

CHAPTER 2

APPROACHES AND MODELS RELATED TO SOCIAL PROTECTION

2.1 INTRODUCTION

In the preceding chapter, an attempt was made to discuss the emergence, conception and functions of social protection and how it relates to child protection. As was noted, social protection addresses risk, vulnerability and poverty but also serves a developmental role as well as promoting inclusiveness in society. In this chapter, the argument is raised that social protection can also be understood in terms of approaches that may constitute its conceptualisation, its theoretical underpinning, its design features or even its implementation modalities. These approaches include the basic needs approach, the empowerment approach, the risk management approach, the rights-based approach and the capability approach, at least for the current purpose, but there could be more. Therefore, this chapter is focused on discussing these approaches, hopefully without the risk of over-focusing on the definitional aspect. Additionally, emerging models and categorisations of social protection are also discussed.

2.2 THE BASIC NEEDS APPROACH TO SOCIAL PROTECTION

One of the approaches to social protection identified by Munro (2008) is that of provision for and satisfaction of basic needs (Barrientos, 2010:580), which are mainly food, shelter, health, sanitation and clothing. According to Munro (2008), public policy should be aimed at ensuring “that these basic human needs are met” (Barrientos & Hulme, 2008:35). However, this approach is criticised for assuming that needs are universal. Critics argue that needs vary according to age, gender, location or even status, among many other variations. However, Doyal and Gough (1991) argue that human needs are universal given that every human being “requires physical health and autonomy” (cited in Lavalatte & Pratt, 2006:118). This requirement of meeting the basic human needs Streeten (1981) argues is based on *moral* or *intrinsic*, *instrumental* as well as *political* arguments (cited in Barrientos & Hulme, 2008:35).

According to Streeten (1981), the first argument is normative and the consequences of not meeting the basic needs, such as malnutrition or even death, can be avoided,

especially in modern times, through public policy and other interventions. This normative argument is often limited by the third argument, at least to the extent that it requires politics to allocate resources, which as noted in chapters 5 and 7 is one of the major challenges to the provision for basic needs.

Streeten (1981) argues that the second argument is based on the human capital theory (Sweetland, 1996) that assumes that there are more benefits to society (economic and otherwise) in investing in human beings through the provision of basic education, health care, nutrition and sanitation. Accordingly, this argument challenges the school of thought that views social protection as 'consumption'. However, this argument is also often challenged by political and economic arguments of scarcity of resources to provide for basic human needs. However, as is shown in Chapter 7, the resources exist, both domestically and externally. All that is required is prudent political allocative decisions.

In the third argument, Munro (2008) observes that in general, both the poor and the rich are able to benefit from the provision for basic needs, both in terms of reduced crime and control of diseases. This is because by providing basic needs, there are high chances of a health population thereby reducing the risk of food related illnesses. Similarly, with the established correlations between poverty and official measures of crime (Berk, Lenihan & Rossi, 1980; Ward & Stewart, 2003), correspondingly therefore, the correlation between crime and social protection cannot be dismissed. This is because by alleviating poverty through social protection, crime rates (though not exclusively due to poverty) would equally be reduced.

Additionally and related to the second argument, fulfilling basic needs such as health and education would have the benefits of producing health and well-earning tax payers. Conversely, the taxes that they pay would be used to provide for more basic needs. Therefore, the provision for basic needs is a cyclical process and would tend to benefit all. Perhaps this is the reason why Seers (1969; 1972) links it to development. The international development institutions have also adopted the basic needs approach to development. For instance, the United Nations Development Program (UNDP) since its first Human Development Report in 1990 has been measuring development using

Human Development Indices. The Human Development Index is based on access to basic education or literacy, life expectancy (health, including nutrition) and per capita gross domestic product (GDP) (income). It has influenced social policy and development globally, especially for developing countries.

Although the human needs concept existed even before Maslow's (1943) classic theory of the hierarchy of needs, the ILO (1976) reported that the basic needs approach was first adopted at the 1976 World Employment Conference (Hall & Midgley, 2004:69). Although it was not specifically adopted to be an approach to social protection, over the years it has assumed that status. Its adoption was supposed to correct 'distorted development' by emphasising providing for the basic needs of the poorest, especially in developing countries. According to Midgley (1995), distorted development entails a disconnection between economic and social prosperity in which the benefits of the former do not contribute to the latter.

One of the pioneers of the basic needs approach is Seers (1969) in "The meaning of development". His challenge of quantitative measures of development was crucial in heralding the concept of a basic needs approach. In Seers' view, significant economic growth did not translate into improved quality of life of people or indeed reduce the incidences of poverty (Hall & Midgley, 2004:69) or if it did, the spill over effect was low and slow. The basic needs approach is also used for defining poverty, hence by implication also poverty alleviation through social protection. The basic needs approach to social protection is very important especially in the resource-constrained countries hence the dominance of social assistance. It is also important to the social work profession, which has for decades existed to facilitate the meeting of basic human needs for all, especially vulnerable groups that include children.

2.3 THE RIGHTS-BASED APPROACH TO SOCIAL PROTECTION

Human rights are among the prominent issues in the social work profession due to the profession's focus on the underprivileged in society. Although basic social services may be provided to the underprivileged based on their rights to access, there is a potential danger of violating their dignity in the process.

As discussed in Chapter 1, social protection is also defined or viewed from the rights perspective by some scholars. This emanates from the social contract discussed in Chapter 3, which obliges states to provide minimum living standards for all their citizens. The original social contract is the basis for constitutionalism, which among other things sets out rights as well as obligations. From the rights perspective, it is not only national constitutions that oblige states to provide social protection but also international conventions, protocols, instruments and other international or regional agreements.

For instance, Article 25 of the Universal Declaration of Human Rights compels member states to secure a “minimum livelihood for their citizens including the right to social security” in the event of unemployment, sickness or disability (United Nations, 1948). Similarly, the United Nations Convention on the Rights of the Child (United Nations, 1989) obligates the state parties to protect children against any form of abuse, harm, neglect and exploitation and provide for their basic needs. As discussed in Chapter 5, signatories to the International Convention on the Rights of Persons with Disabilities, which recognises disability as a human rights issue (United Nations, 2008), are required to secure a minimum livelihood for their citizens.

The obligation to provide social protection is even more pronounced in international charters. For instance, Article 9 of the International Covenant on Economic, Social and Cultural Rights (ICESCR) states in part, “The states parties to the present covenant recognise the right of everyone to social security, including social insurance” (Kaltenborn, cited in Bender *et al.*, 2013:54). This means that even if a country has not included social protection in its constitution (therefore creating no basis for its citizens to claim it and no obligation for it to provide it), it is still under obligation, as stipulated by international law, to adopt some social protection policies and programmes by virtue of being a ‘party’.

Consequently, even if the country has limitations as regards financial and other resources required for the provision of social protection, it still has an obligation according to Article 2.1 of the ICESCR, which states:

Each state party... to take steps, individually and through international assistance and co-operation ... to the maximum of its available resources, with a view to achieving progressively the full realization of the rights recognized in the present Covenant by all appropriate means ... legislative measures (Office of the High Commissioner for Human Rights, 1966).

This essentially means that a country would borrow for social protection, considered by some to be consumption, or seek aid for that purpose for 'all persons'. This therefore raises the question of which one is the most crucial determinant of social protection adoption among history and culture, finance, politics, international law, international politics and even the effectiveness of social protection to alleviate poverty. Nonetheless, while the rights-based approach obliges countries to provide or to complement social protection programmes, it does not legally bind them to do so. Additionally, it is also important to relate rights to responsibilities as the two are complementary.

2.3.1 Rights and responsibilities

Although rights are inalienable, they are not ends in themselves. As Osigweh (1987) observes, to every right there is a corresponding responsibility (cited in Chimezie & Osigweh, 1990:839; see also Bentham, 1948; Brandt, 1959). Similarly, during his acceptance speech of renomination in September 2012, President Barack Obama said, "we have responsibilities as well as rights." (Spiro, 2013) or "simply duties looked at from another point of view" (Postow, 1977). This means that rights also make demands on right-holders, for instance the obligation to exercise a right.

Additionally, given that poverty is also understood as a result of social exclusion (Giddens, 2006), a case is further strengthened for the need for responsibility. As Giddens (2006) argues, social exclusion raises the question of personal responsibility since a person can exclude him- or herself by dropping out of school or rejecting a job offer. Therefore, if rights correspond with responsibilities and poverty is a violation of human rights (Munro, cited in Barrientos & Hulme, 2008:38), the inference can be made that a relationship between poverty and responsibility also exists. However, most scholars on social protection and human rights tend to apportion responsibility almost exclusively to the state and make limited reference to the fact that even the right-holders

have responsibilities. Where responsibilities are mentioned, they seem to be used as ends while rights are means to that end. For instance, while discussing the human rights-based approach to social protection, Kalterborn (cited in Bender *et al.*, 2013:52) does not mention responsibility on the part of the right-holder. Similarly Devereux, McGregor and Sabates-Wheeler (2011) only use 'responsibility' twice, firstly on the part of government and secondly on the part of the family, in spite of using 'rights' 23 times.

Van Ginneken (2011:115) depicts responsibilities to be only possible outcomes or ends resulting from rights by arguing that "a human rights approach promotes and enhances the empowerment of those living in poverty, thus enabling them to fully assume, their responsibilities within their families, communities and societies". However, it can be argued that assuming responsibility within the family, community and society at large can actually enhance one's right to access to provision for basic needs. For example, taking responsibility by avoiding or guarding against vandalism to education, health and water and sanitation infrastructure can ensure that a community has unlimited access to these basic social rights.

Similarly, obeying the law is a responsibility (obligation) of every right-holder or citizen (Stack, 2012:876), and this includes social protection when it is legalised. Conversely, when social protection is legislated for, it compels the state to provide it to its citizens as a matter of state responsibility or obligation. It therefore becomes tempting to argue that the state should also have the right to limit or deny irresponsible right-holders (such as murderers, burglars, child abusers and many others) their rights. While this would sound extreme, it would for instance do society much good to instil responsibility in its members, including children even as they have rights to social protection, much as it is the state's responsibility to honour the rights of children.

Scanlon (1998:248) delineates two types of responsibility: *attributability* responsibility and *substantive* responsibility. The author argues that the former concerns the appropriateness of action(s) or decision(s) by the agent as a basis for moral appraisal. Scanlon (1998) argues that this type of responsibility carries with it only a nominal attribute or value such that it can neither be praiseworthy nor blameworthy, nor can it be morally indifferent. For example, a parent needs not be praised for taking his or her

children to school or keep them in good health (much as these are good parental actions) since these constitute a moral obligation.

According to the social contract discussed in Chapter 3, the state would not need to be praised for providing social protection to its citizens as such an action constitutes state responsibility. Perhaps this is well suited to being the *responsibility-based approach* to social protection. However, such an approach would assume that poverty, risk and vulnerabilities for which social protection is required are of an individual's own making, thus blaming the victim. It also takes a liberal view that people are responsible for their own welfare. Nevertheless, the argument here is not that all poor people are responsible for their poverty and therefore they should find a way out of it themselves. Rather, while some are clearly responsible for their poverty situation regardless of the bearer, (ir)responsibility contributes to poverty in some way. For example, a child who does not take full advantage of the opportunity to be educated by parents when they are still alive would be responsible for his or her miserable situation when the parents are no more. It is perhaps regarding the lack of responsibility that the framers of the British Poor Laws made a distinction between the deserving and underserving poor in order to enforce 'moral responsibility' (Lavalette, cited in Lavalette & Pratt, 2006:52).

Scanlon (1998) argues that *substantive* responsibility concerns issues regarding what people are required or not required to do. According to the author, "The way in which a person's obligation to others and his [or her] claims about them depend upon the opportunities to choose that he [or she] has had and the decisions that he [or she] has made." In other words, substantive responsibility is attributable to a choice or choices that an agent makes. Therefore, much as individuals have the right to protection and provision, they also have responsibilities towards themselves, others and society.

2.4 THE SOCIAL RISK MANAGEMENT APPROACH TO SOCIAL PROTECTION

The social risk management (SRM) approach is based on the definition of social protection as a framework for containing risk. It emerged as a product of the World Bank's (2000) famous report *Attacking poverty* to cater for the most poor, especially in

developing countries, who had no ability of insuring themselves against risk. The risk at individual, household or community level could be mitigated by interventions in the labour market, by smoothing consumption through social insurance and by reducing the impact of shock through social assistance to the poor (Holzmann & Jorgensen, 2000). According to the authors, social risk management “consists of public measures intended to assist individuals, households or communities in managing risks in order to reduce vulnerability, improve consumption smoothing, and enhance equity while contributing to economic development in a participatory manner” (Holzmann & Jorgensen, 1999:3).

Social risk management is tailored around three strategies, namely preventing, mitigating and coping with risk (UNICEF, 2008:2). The preventive strategy assumes that the risk has not occurred but there are possibilities for occurrence and therefore there is a need for hedging measures. These could include policies, programmes, legislations, strategies, frameworks and several other measures that have the potential to forestall the occurrence of the risk or shock. Mitigation strategies, conversely, are reactive to the already-occurred risk or the inevitable possibility thereof and are intended to minimise its impact and possibly prevent its recurrence through insurance. Like mitigation strategies, coping strategies are employed as ‘after-shock’ measures to minimise damage or loss or even adapt to the risk or shock situation by enhancing resilience.

Like other approaches, the social risk management approach has been criticised for being ‘flawed’. Critics, for instance McKinnon (2002:22), argue that it is nothing more than “a neo-liberal-inspired social policy framework for risk management” based on ‘blaming the victim’ instead of social structural factors. The author contends that the original intention of the social insurance system (Western as it may be) was to deal with risks, which according to the author were defined in a ‘collective’ sense but the social risk management approach is trying to individualise them. As Ewald (1991) once stated, “There is no such thing as an individual risk” (cited in McKinnon, 2002:22). Indeed, in traditional societies, risks and other problems such as bereavements were and still are collectively dealt with. Even the current risks of modern society, such as pollution, cybercrime, globalisation, urbanisation, HIV/AIDS, crime, armed conflict and global warning, to mention but a few, cannot and do not affect an individual, family or country

only; they affect all of humanity in one way or another. McKinnon further notes that the World Bank has done little (at least at the time of writing) to prove empirically how the social risk management approach works in practice.

2.5 THE SYSTEMS APPROACH TO SOCIAL PROTECTION

According to Mkandawire (2005), in developmental contexts, social policy has typically had a multiplicity of objectives that have included equity, social inclusion, nation building, conflict management, human capital formation and social transformation (cited in De Haan, 2007:155). Given this multiplicity of objectives, an effective social protection system would be one that harnesses, coordinates and integrates all these objectives in a manner that aims at the same goal. According to Robalino, Rawlings and Walker (2013), a systems approach to social protection (or an integrated system of social protection) takes a general view of how the basic instruments can be integrated to deliver the three functions, namely “protecting income and consumption; combating poverty and deprivation; and improving individual’s productivity and job opportunities”. They argue that the systems approach can focus on three levels of engagement: “policy, programmes and tools”.

The basic idea behind the systems approach to social protection is to reduce the fragmentation that is characteristic of social protection interventions, especially in developing countries. Instead of risk or shock-specific interventions or programmes operating independently, a systems approach would strive to make them interact and complement each other (Robalino *et al.*, 2013:151). The authors argue that coordinating instruments and functions would help to improve ‘management’ of a given risk or shock. For example, cash transfers for the aged can be complemented with skills training for their carers. In other words, preventing one risk can be complemented by coping or mitigation measures for another or others. Alternatively, preventive measures can be coordinated across different states and levels of risks or shocks.

The systems approach has a great deal of relevance to social work and has long been used at various intervention levels to solve various problems or provide for the various needs of service users. It views an agency as a system affecting and being affected by

the environment. Just as Ludwig von Bertalanffy (1968) was concerned about the growing compartmentalisation of science, hence the need for general laws that could be applied across disciplines (cited in Payne, 2005), various scholars, including the author of this dissertation, are concerned about the fragmentation of social protection interventions as well as that of various actors. Payne (2005:148) argues that the systems theory (approach as used herein) emerged as a reaction to the psychodynamic approach that had placed too much focus on the individual and neglected the environment in which the individual was situated. Systems theory sought to acknowledge the connections and interconnections among various systems and subsystems (government, local and international NGOs, service users and service providers, and the environment) that constituted a 'whole'.

The systems approach is often criticised for being too broad based to the extent of sometimes confusing practitioners, thereby failing to utilise its richness (Payne, 2005). Additionally, the author argues that the systems approach is mainly 'individual-reformist' due to its working with individuals to fit into the social order of the time. Typical of complicated systems, a breakdown in one part (subsystem) would render the whole system ineffective.

In spite of these criticisms, the systems approach is useful both to social work and social protection. As argued above, in using the systems approach, one social protection intervention can be used to address a number of shocks, thereby saving many resources for other interventions. It is helpful in understanding how a breakdown in one subsystem affects the entire system, for instance how the Zambian government's reluctance to legislate for social protection is affecting the whole implementation process. It would also help to establish how the various programmes and actors interact for the common good of vulnerable people. This has been the basis of advocating for coordination among partners throughout this dissertation. Most importantly, though, it reminds us social workers and other scholars that we are part of the system, whether or not the system is working well.

In the case of legislation, probably the scholars are not providing convincing evidence that social protection does 'A' and 'B' or whether the evidence is there, probably too

technical to be understood by an average politician interested in a ‘quick fix’ or even threatening political tenure. By and large, the systems approach offers sufficient grounds for reflexivity among practitioners but also among various actors in the social protection discourse, given that their actions affect the whole system of which they are part. As Robalino *et al.* (2013) argue, financing and institutional arrangements governing service delivery directly affect the behaviours of providers and beneficiaries, thereby influencing the costs and quality of services. Therefore, a systems approach affects all just as it benefits all (service providers and service users respectively).

2.6 THE CAPABILITY APPROACH TO SOCIAL PROTECTION

Like the basic needs approach discussed above, this approach is about human wellbeing. The suitability of the capability approach to social protection lies in its usefulness in defining poverty, to which social protection is a response. Therefore, defining poverty in capability terms would help to design social protection measures that enhance people’s capabilities (opportunities or abilities), thereby alleviating poverty, at least defined in capability terms. It is indeed no panacea, but it complements other approaches, as discussed below.

The capability approach was popularised by Sen’s *Poverty and famines* (1981) and later refined in his *Development as freedom* (1999). The author argues that poverty goes beyond lack or inadequacy of income to include deprivation of people’s capabilities. However, the two are not mutually exclusive but are rather complementary and mutually reinforcing. As Sen (1999) acknowledges, “Income is such an important means to capabilities.” In other words, income is important for human capital formation, which in turn enhances productivity and income earnings. According to Sen (2002), in the capability approach, a person’s wellbeing is determined by his or her “functionings and capabilities”, that is, achievement (actual or potential), opportunities and freedom.

Within the social protection paradigm, capability can be situated in the promotive function (Sabates-Wheeler & Devereux, 2009:71). As the authors point out, under the promotive framework, social protection is aimed at enhancing “incomes and capabilities”. It includes measures that reduce the person’s dependence on, say, social

assistance by enhancing his or her productive potential or abilities. This is done through a variety of programmes that enhance livelihoods either at individual or household level, such as “microfinance and school feeding”.

However, the promotive function (and by extension, the capability approach) has been criticised for taking a broader view of social protection, thereby diluting its domain. For instance, Devereux and Sabates-Wheeler (2004) point out that including the promotional element allows social protection to be conceptualised so broadly that almost all aspects of development are included. This would not only water down its meaning but also limit intervention modalities, since it would not be clear what to focus on, resulting in ineffective interventions. Nonetheless, Sabates-Wheeler and Devereux (2008) note that it is possible to include income stabilisation and consumption-smoothing measures without diluting the definition of social protection. They argue that this would include measures such as public works that have the dual effects of reducing short-term hunger while building or maintaining infrastructure.

Therefore, the promotive framework has more potential for sustainability when or if support is eventually withdrawn. This is exemplified in most of the conditional transfers that enhance people’s ‘capabilities’ but also require them to meet a certain condition or engage in a certain activity for them to receive a transfer. As Van Ginneken (2003:53) argues, social protection and social insurance policies should “build up and safeguard people’s capacities” or opportunities. Conversely, this framework has less focus on beneficiaries reliant on social assistance and can be said to be some form of exit strategy for relief services.

The capability approach has been criticised for being ‘vague’. For instance, Binder and Witt (2012) argue that the ‘vagueness’ of the capability approach depicts a theory lacuna that is usually filled with ad hoc assumptions’, while Agee and Crocker (2013:80) refer to it as ‘open-ended’. Others like Sugden (1993); Ysander (1993); and Srinivasan, (1994) assert that it lacks “operational explicitness, and precision adequate to guide policy” (cited in Agee & Crocker, 2013:81); therefore, it is conceptually and operationally unclear. Nevertheless, the capability approach is relevant not only to social protection but also to the social work profession, which is intrinsically based on enhancing human

potential by removing obstacles to the functioning of a person, household or community. Social work is a profession that deals with the poor and socially marginalised people (Alcock & Ferguson, 2012:8) in society.

2.7 MODELS OF SOCIAL PROTECTION

Models provide a way of looking at phenomena. According to Silverman (2010:109), models tell us the nature of social reality, its basic elements (ontology) and the nature as well as status of knowledge (epistemology). As such they guide our perception and organisation of social reality. Although social protection systems are still in their embryonic stage, various scholars have tried to come up with models to categorise the various systems in different countries and under different conditions. These models can be categorised as Midgley's (2013) *social policy* and *social development* models, Gentilini's (2009) *absence of social protection systems*, *elements of social protection systems*, *emerging social protection systems* and *consolidated social protection systems* and Niño-Zarazúa *et al.*'s (2012) *middle-income countries (MICs)* and *low-income countries (LICs)* models.

2.7.1 Social policy and social development

While Midgley's (2013) scholarship does not necessarily generate models, the author makes a distinction between social protection (developing countries) and social security (developed countries) as being subjects in the social development and social policy fields respectively. According to Midgley (2013), there is much that scholars from these two areas can learn from each other and collaboratively address the challenges facing the two areas.

However, making such a distinction would raise at least two issues. The first is whether it is the geographical location or indeed economic level that defines social policy, such that when in the United Kingdom something is called 'pension', in Zambia it has another name. Second would be the stage at which the developing countries' social protection would graduate to social security. This is because Midgley seems to have elevated social security in a seemingly hierarchical social policy arrangement. One can make a case that this is a false dichotomy unless social policy is defined in narrower, 'welfare

state' terms, especially seeing that in this dissertation, social protection has been defined to embrace social security. Additionally, most developing countries have legislative, fiscal and policy frameworks relating to social security (such as pensions and workman's compensation) even though others have not yet developed these frameworks relating to social protection.

However, while acknowledging this distinction, Midgley (2013) appeals for a collaborative exchange of knowledge among scholars in these fields, given that both groups focus on people's wellbeing. Interestingly, Midgley advocates for a 'one-world' perspective when there is massive diversity even among developing countries or within the social policy field. In this dissertation, social policy is recognised and used broadly as "the public management of social risks" (Esping-Anderson, cited in De Haan, 2007:87) and vulnerabilities. Nonetheless, it is important to be mindful of the differences among factors that led to the development of social policy and those that are influencing the development of social protection as well as the different contexts. For instance, although the global financial crisis of 2008/2009 revitalised the need for social protection in poor countries, similar interventions were already well developed in some countries such as Argentina and were already being piloted in others such as Zambia (that is in the cash transfer form) but have long existed under social assistance.

2.7.2 Absence of, elements of, emerging and consolidated social protection systems

Gentilini's (2009) four models, namely *absence of social protection systems*, *elements of social protection systems*, *emerging social protection systems* and *consolidated social protection systems*, are consistent with other models constructed around social protection and social policy in general. According to Gentilini, the key variable in his framework is the level of *national capacities* on social protection followed by operational intensity.

Gentilini (2009) argues that the first model is characteristic of *fragile* and often post-crisis countries that do not have social protection systems in place. These include Afghanistan, Burundi, the Democratic Republic of the Congo, Haiti, Rwanda, Sierra

Leone, Somalia, South Sudan and possibly the Central African Republic and Chad. Mainly political instability is the cause or outcome of, among others, poor social services and poor agricultural and food production, including poorly functioning markets. However, the inclusion of Haiti is somewhat debatable since its major problems are natural disasters. Perhaps under this model, we could include countries that were once prosperous with well-established economies and by implication social protection systems but have since degenerated due to civil wars. These include Egypt, Libya, Syria and Tunisia. Most social services are of an emergency and highly operational nature, such as relief food supplies. This perhaps approximates the in/security regime model (Bevan, cited in Gough & Wood, 2004:88).

The second model, *elements of social protection systems*, according to Gentilini (2009) typifies chronically poor contexts often prone to recurrent covariate shocks especially associated with climate change, such as droughts, floods, hurricanes and tsunamis. Countries typifying this model tend to have rudimentary social protection mechanisms in place, which are residual in nature. They include Bangladeshi, Ethiopia, Kenya, Mozambique, Nicaragua and possibly Malawi, Zambia and Zimbabwe. There are limited capacities but perhaps consequently improved partnerships with civil society organisations and the donor community. Perhaps this would be an equivalent of what Wood (cited in Gough & Wood, 2004) refers to as the *informal security regime*. As conceptualised by Wood, this reflects a set of conditions where people cannot reasonably expect to meet their security needs via accessing services from the state or through participation in open labour markets. Consequently, they have to rely on community and kinship relationships (Gough & Wood, 2004:50) for their various needs and problems.

Under the *emerging social protection systems model*, countries have not only established social protection policies and strategies but also seek to institutionalise them and widen coverage and coordination mechanisms. According to Gentilini (2009), Ecuador, Egypt, India, Indonesia, South Africa, Tajikistan and possibly Botswana and Namibia are some of the examples. Gentilini argues that such countries have medium-

level capabilities and combine both food- and cash-based transfers as well as national- and donor-aided programmes.

The *consolidated social protection model* according to Gentelini includes Brazil, Chile, Mexico and Turkey. He argues that in these countries, both production and market systems function well and basically programmes just need fine-tuning. Social protection systems tend to be fully institutionalised, nationally funded and often cash-based transfers and insurance products.

However, these models have different implications and challenges and the fact that they are still ‘virgins’ means that a great deal of debate may arise. For instance, the extent to which the *absence* of a social protection system can be referred to as a model is debatable. Perhaps three or better still two models would have been more lucid. Nevertheless, as argued by Gentilini (2009), the models are distinct in showing both inter- and intraregional variations, especially in the key variable of level of national capacity in social protection provision.

2.7.3 Middle-income countries and low-income countries models

The categorisation by Niño-Zarazúa *et al.* (2012) of MICs and LICs models depicts the different emerging social protection systems in different sub-Saharan African countries. According to the authors, the age-based transfer programmes in the MICs model tend to be institutionalised and are managed by public agencies and are legislated for. Countries under this model have a high level of economic development, and they include Botswana, Mauritius, Namibia, South Africa and the Seychelles.

The LICs model, conversely, is generally focused on transfers for households in extreme poverty, although sometimes this includes service provisions. Transfers take the form of projects rather than policies and are provided by a number of organisations, public, private and voluntary. According to Niño-Zarazúa *et al.* (2012) Malawi, Mozambique, Zambia and Zimbabwe can be categorised under the LICs model.

However, even this LICs-MICs nexus does not represent pure types and is yet to be subjected to rigorous tests as it seemingly suffers from inclusion-exclusion errors. There

are overlaps between the two theories as economic level alone is not a sufficient predictor of the form and extent of social protection coverage. As Pryor (1968) states, economic level is the underlying but not immediate cause of the level of social security effort (cited in Wilensky, Luebbert, Hahn & Jamieson, 1985), see also Gentillini, (2009). Botswana, for instance, with both financial ability and political stability as well as a good governance record, spends the smallest percentage of its government revenue on social protection (Ulriksen, 2013:46). There could be other factors, such as priorities and natural disasters, that would compel a country to engage in relief-based interventions, for instance, and this alone would not warrant inability or lack of effort.

As has been noted in Chapter 1 and as shown below, social protection serves several and additional functions, some of which have little to do with poverty alleviation, for instance but promoting social cohesion. As a matter of fact, welfare leaders are not even poor countries. And as Barr (2001) has argued, even if poverty and social exclusion were eradicated, a welfare mechanism would still be required to serve the 'piggy bank' function. Barr argues that in this function, welfare states exist for reasons additional to poverty alleviation, which include insurance and redistribution in the lifecycle as a result of pervasive problems of imperfect information, risk and uncertainty (see also Cheng, cited in Mkandawire, 2004). For instance, the South African social protection system was originally introduced to prevent white people from falling into abject poverty (Patel, 2005, cited in Ulriksen, 2013:49) and as a direct response to inequalities, particularly the main racial divide (De Haan, 2007:101).

It would appear that scholars in social protection are in a hurry to come up with typologies, just as others have done in social policy. While this is a positive direction, it should be realised that social policy evolved over time and scholars such as Esping-Anderson (1990), Korpi and Palme (1998), Titmus (1974) and Wilensky and Libeaux (1958) examined systems and aspects that had influenced social policies over time in politically and economically independent countries. Social protection systems are still 'green shoots' that have not yet taken sufficient shape to be placed here or there. For instance, the social protection unit at the World Bank was only set up in 2001 within the Human Development Network (Hall, 2007:157). Even the social risk management

strategy being popularised was first used in the late 1990s. Therefore, it would be prudent at this stage to focus more on describing these systems, their operations and their challenges, which was the direction for the current study.

2.8 SUMMARY

Although the approaches discussed in this chapter have been used in some of the literature as conceptual frameworks for social protection, their usage here is a combination of conceptual and design features as well as operational strategy. This is based on the understanding that the way in which a problem or concept is defined determines how it would be solved or how it would be used. The approaches are not by any means exhaustive, but their accounts of social protection, including their linkages, have positive implications for designing interventions. Similarly, the models that have been discussed are still in the embryonic stage, but they point to the fact that social protection can also be categorised just as welfare systems have been categorised.

In the next chapter, some selected theories that relate to social policy and social protection are discussed.

CHAPTER 3

THEORIES THAT RELATE TO SOCIAL POLICY AND SOCIAL PROTECTION

3.1 INTRODUCTION

In the preceding chapter, the various approaches to understanding social protection and models thereof were discussed and it was noted that the latter were still in embryonic stages. This chapter will focus on the design and delivery of social protection services and benefits in Zambia from a theoretical point of view. Arguably social protection is deficient in theory partly because it focuses on practical issues relating to people's wellbeing vis-à-vis needs and social problems. Given this lacuna in theory (or social theory as used herein) but bearing in mind that social reality is a product of daily constructions and reconstructions, this study was guided by the continuum between deduction and induction. The abductive and adductive stance adopted here is nuanced in epistemology. As Blaikie (2009) notes, the inductive and abductive strategies are the ones that answer 'what' questions and are useful for exploration and description.

Therefore, as this is an academic document, the aim in this chapter is to discuss some of the relevant theoretical perspectives that underpin the design and implementation of social protection as an aspect of social policy. Particular emphasis has been placed on the theories that try to represent, explain and construct as well as those that provide a value framework for the social protection phenomenon. Mills' (1993) definition of theory as an analytical and interpretive framework that helps the researcher to make sense of what is going on in the social setting being studied (cited in Anfara & Mertz, 2006:xxv) fits well here.

The chapter is divided into six parts. In the first part, the discussion is focused on social theory and social research in general. In the second, an attempt is made to scrutinise 'theory' because it is perceived that many definitions of theory are often the reason for diversity in its use or none use or even wrong use. This leads to analysing the types or levels of theory in Part 3 and the role of theory in research in Part 4. The focus of the discussion in Part 5 is on the way in which theory was used in this study, and the

specific theories that were used are described in Part 6. Each of the theories is examined in terms of its explanation of or relevance in explaining the social protection phenomenon and the findings of the current study.

3.2 SOCIAL THEORY AND SOCIAL RESEARCH

Theory is an important aspect of research, especially in the academic field because it provides an explanation of what is observed and is also the basis for planned change. It explains what human beings do in their daily lives and guides their actions and interactions. As William James once remarked, “You can’t pick up rocks in the field without a theory” (cited in Anfara & Mertz, 2006:xxv). Therefore, although the focus of this study was not explanation, which is the core business of theory, there was a need for theory ‘in some way’. As Schwandt (cited in Flinders & Mills, 1959) contends, it is impossible to observe and describe “the way things really are, free of any prior conceptual scheme or theory” (cited in Anfara & Mertz, 2006:xxv). Theory is even more important in academic research such as this study because it explains what is described and it can also guide description. Atheoretical research is usually condemned (Blaikie, 2009:124). The author argues that good research is supposed to involve the use of theory in some way.

However, there are others who believe that it is possible and in fact necessary to conduct research free of theory, especially in social work. Using theory, they argue, often gets in the way of proper qualitative enquiry (De Vos, Strydom, Fouché & Delport, 2011:18). Similarly, Thyer (2001) argues that there is a dearth of intervention-based research in the social work field. Consequently, those opposed to the use of theory in social work research claim that the major purpose of social work is intervention in human problems, not theory building or theory testing. Research should be focused on assessing the effectiveness of interventions or developing and testing the effectiveness of interventions or the outcomes thereof free of theory. “It would be a terrible mistake to dismiss a useful (but atheoretical) outcome study ... as merely ‘administrative data gathering’ or to say ‘so what?’” (Thyer, 2001:18).

Giving an example of an outcome study by Vonk (Vonk & Thyer, 1999), Thyer contends that it is such (outcome) studies that the field desperately needs, studies that are essentially devoid of theory in evaluation research (cited in Thyer, 2001). The author argues that it is neither essential nor necessarily desirable for research on social work practice to be theoretically driven. Of course Thyer's claims have been conjecturally criticised by Gomory (2001:27), who accuses Thyer of being a "justifactionary" who was "producing the very difficulties he is [was] attempting to overcome". According to Gomory (2001), theory precedes biologically and logically and envelopes and permeates observation. The author argues that "all our observations are theory-impregnated biologically". Therefore, in order to create "autonomous social workers", fallibilistic critical thinking must be made a necessary component of social work education at all levels (Gomory, 2001:47).

Similarly, Bryman (2004:7) notes that social scientists are sometimes inclined to being somewhat dismissive of studies that are not linked to theory, in either the grand or the middle-range sense or what Foucault (1977) refers to as "blind empiricism" (cited in Trowler, 2012:276) or what Rubin refers to as "administrative data gathering" (cited in Thyer, 2001:12). Such research is often dismissed as 'naïve empiricism'. Therefore, we need theory to explain our research, our daily actions and the meanings thereof, although its presence is rarely noticed. However, the extent of explanation depends more on the type of theory and how it is used.

In reviewing literature on the role of theory in qualitative research, Anfara and Mertz (2006:xxvi) found that theory had a place for all but one or two of the authors reviewed and that it played a substantial role in the research process. However, the authors contend that none of the texts provides sufficient guidance to students, neophyte researchers or those who may not already understand its role and place, to be able to see how theoretical frameworks affect research or to be able to fully and appropriately identify and apply a theoretical framework to their own research. This has led many students to either misapply theory or avoid it altogether. However, the problem mainly lies with what is meant by theory rather than why or where we need it because if we are clear about what theory is and what it should be used for, we can also be clear about

why and where to use it. Hence, we need clarity about what theory is before debating whether and where we need it.

3.3 THEORY: AN ATTEMPT AT CLARIFICATION

‘Theory’ is used more or less interchangeably with other terms such as ‘concept’, ‘paradigm’, ‘framework’, ‘methodology’ or ‘model’ (Tummons, 2012:299; see also Blaikie, 2009; Gringeri, Barusch & Cambron, 2013; Hammersley, 2012). In a quest to emphasise the need for clarity about the meaning of theory, Merton (1967) observes:

Like so many words that are bandied about, the word theory threatens to be meaningless. Because its referents are so diverse – including everything from minor working hypotheses, through comprehensive but vague and unordered speculations, to axiomatic systems of thought – use of the word often obscures rather than create understanding (cited in Blaikie, 2009:124).

Consequently, Merton describes sociological theory as logically interconnected sets of propositions from which empirical uniformities can be derived (cited in Blaikie, 2009:124).

Others such as Mills (1993) define theory as an analytical and interpretive framework that helps the researcher to make sense of what is going on in the social setting being studied (cited in Anfara & Mertz, 2006:xxv), a ‘story’ about how and why events in the universe occur (Turner, 1991), a system of interconnected ideas (cited in Newman, 2011:57) and explanations of recurrent patterns or regularities in social life (Blaikie, 2009:124). Blaikie further argues that in the context of research design, *a theory is an answer to a ‘why’ question*; it is an explanation of a pattern or regularity that has been observed, the cause of or reason for that needs to be understood. However, the focus of this study was not explanation but description, and therefore it is the definition by Mills (1993) that is more applicable here.

However, Blaikie’s (2009) definition somehow suggests that theory can and should only be used in explanatory or quantitative research because that is where one asks and answers the ‘why’ questions while above, he argues that “good research [including descriptive] is supposed to involve the use of theory in some way”. This therefore

compounds the problem with theory rather than resolving it as one could argue that theories are not answering a 'why' question and therefore there is no need for theory. Nevertheless, the position taken in this study is that theory is useful for both 'what' and 'why' questions but that its use differs in either case. As Silverman (2012) argues, even when we decide to use qualitative or quantitative methods, we involve ourselves in theoretical as well as methodological decisions (cited in Seale, 2012:42). Theory then, Silverman (2012) emphasises "should be neither a status symbol nor an optional extra in a research study" (cited in Seale, 2012:42).

Nonetheless, this study was focused on the 'what' question. Notwithstanding the foregoing, theory can be conceptualised as a set of logically interconnected statements that purport to describe, explain and predict phenomena. This definition entails that aside from being useful in description, theory goes beyond explanation to even predict the possible occurrence of some event, given the sanctity of the description and accuracy of an explanation. For instance, having described and explained the types of suicide and circumstances that led to suicide, Durkheim (1970) was able to predict what types of people and under what circumstances were likely to commit suicide.

Given the explained importance of theory in research, what remains contentious is whether theory should be brought into play at the beginning, in the middle or at the end of the research paper. Stated differently, the question is whether we should start our enquiries with theory, incorporate it in the middle or bring it in at the end to justify, refute or verify our findings. As Newman (2011:57) observed, the question is less whether we use theory in a study than how we use it or which type of theory we use. Newman argues that theory clarifies thinking, extends understanding, deepens discussion and enriches analysis. According to Newman (2011), theory has a critical role to play in advancing knowledge and in organising the way in which we conduct research. To clarify the need for theory further, we need to look at the different types of theory, albeit in brief, and how they can be used.

3.4 TYPES OF THEORY

There are various ways of categorising social theory. The first is to emphasise its *evolution* or *historical epochs* and the role of great social thinkers whom Ritzer (2008) calls *classical sociological theorists*, namely August Comte, 1798–1857; Karl Marx, 1818–1883; Emile Durkheim, 1858–1917; Max Weber 1864–1920; and Georg Simmel, 1858–1918. However, there are many other earlier social thinkers such as Montesquieu, Kant, Rousseau, Hegel, Smith and Saint Simon.

The second group according to Ritzer (2008) is that of modern sociological thinkers, such as Merton, 1910–2003; Foucault, 1926–1984; Goffman, 1922–1982; Giddens, 1938–present; and Habermas, 1929–present, to mention but a few. These modern sociological thinkers argue that we live in a society that is qualitatively ‘different from the one described by classical theorists’, a modern society, and that this modern society is a continuation from Weber’s time. For instance, Habermas (1981) contends that modernity is an “unfinished project”, that is, modernisation continues, as it was during Weber’s time, to be rationality (cited in Ritzer, 2008:225).

This is the group of social thinkers that particularly articulated risk in its current need for ‘hedging’, although risk existed before their time. Giddens (1991), for instance, thought of modernity as a “risk culture” (cited in Ritzer, 2008:556). According to the author, while modernity was resolving some of the risk aspects of life, it was also creating new ones in the process. It is these risks that social protection emerged to cushion people against. According to Beck (1992), society was transiting from a “modern to a risk society” (cited in Ritzer, 2008:557), implying that the current postmodern era (if taken to be so) is inherently risky. A strong case can therefore be made for the need for social protection to avert these risks in the era that we live in, especially for children, who hold the future in their hands. As Ritzer (2008:557) observes, while the central issue in modernity was wealth and how to distribute it, the central issue in postmodernity is risk and how it can be prevented, minimised or channelled. It is precisely on these three actions on risk that social protection was founded.

There are also those that Ritzer (2008) refers to as postmodern social thinkers, such as Baudrillard, Lyotard, Jameson and, ironically, Simmel. According to Frisby (1992) in Weinstein and Weinstein, (1993) and Joworski, (1997), Simmel was a modernist and a postmodernist; (cited in Ritzer, 2008:548). According to Ritzer, these postmodernists argue that society has dramatically changed beyond modernisation and should be thought of in that context. Indeed, if society was perceived by modernists as different from that perceived by the classical theorists, it may not be static regarding modernity. Instead, a new era is eminent. However, a distinction is also made between ‘postmodernity and postmodern social theory’. According to Ritzer (2008:226), postmodern social theory is the way of thinking about the era that succeeded modernity, that is, postmodernity.

Apart from classifying theory according to the founding scholars and their thoughts, theory can also be categorised in terms of ‘activities engaged in by practitioners’. Menzies (1982), for instance, identified *theoreticians*’ and *researchers*’ theories (cited in Blaikie, 2009:125). Blaikie argues that the first is that produced by writers who aim at developing an understanding of social life in terms of basic “concepts and ideas that are neither derived from research nor systematically tested by means of research”. It can be argued that somehow some classical theorists fit into this category, for instance Marx’s conflict theory. The second according to Blaikie (2009) either produces specific hypotheses to be tested or is an outcome of the research process, for example the ‘nation-state building’ thesis (Venter, 2002:127) discussed later in this chapter. Blaikie (2009) argues that researchers’ theories explain irregularities in social life at a level that is relevant to a particular research.

The other categorisation is by Denzin (1970) in which he identified theories based on their *scope*, thus *grand* theories, *middle-range* theories, *substantive* theories and *formal* theories (cited in Blaikie, 2009:131). This categorisation is similar to that of Merton (1949), thus *grand* theories, *middle-range* theories and *micro* theories (cited in Trowler, 2012:274), varying according to the scope of their ambitions but also *level of analysis*, hence calling them “levels of theory” (see also Neuman, 2011). According to Blaikie (2009), *grand* or *macro* theories present a master conceptual scheme that is intended to

represent the important features of a multilevel social phenomenon such as a whole society. The author argues that *middle-range* theories are intended to apply to a variety of contexts and research problems while substantive theories apply to specific problem areas such as race relations and juvenile delinquency. Conversely, *formal* theories are based on the assumption that it is possible to develop a universal explanation of social life.

Theory use can also be contextualised in *communities of practice* (Tummons, 2012), and social work is one such community. According to Wenger (1998), community of practice entails three aspects, namely *mutual engagement*, *joint enterprise* and *shared repertoire* (cited in Tummons, 2012:301). By and large it entails the interactions and actions that members of a professional body or trade engage in, including the common languages, understandings and ways of doing things. Social work is an applied profession, a community of practice that focuses on interventions such as social protection. But for interventions to be effective, they need to be evidence based. Evidence is a product of research, and to do research, one needs theory either to guide the research (or the search for evidence) or to verify or explain the findings (evidence) of the research. Atheoretical research is what Bunge (1999) refers to as indulging in “wild speculations” (cited in Johnsson & Svensson, 2005). Therefore, if research is important in informing practice, theory cannot be divorced from social work practice because theory plays an important role in research, as discussed below.

3.5 THE ROLE OF THEORY IN RESEARCH

Theories shape how people explain what they observe (Ezzy, 2002:3) and sometimes even how they observe. Combined with robust and appropriate concepts, they help us to produce ordered, systematic observations of social phenomena (Kennett, 2001:62). Additionally, theory helps to explain ideological orientations and other facets that underlie the emergence of social policies of which social protection is part. Theory in fact plays a major role in social policy decisions (Hall & Midgley, 2004:24), which include social protection. Aside from being relevant to research, theory has also helped to classify different types of social policy approaches, as discussed below. From the academic and social work point of view, theory also informs practice. However, a theory

needs to be relevant in its explanation of a particular phenomenon, in this case social protection.

Trowler (2012) identified two different positions on the role of theory in research, namely 'wickedity' and the 'traditional' views. He characterised the first as a researcher having a unique and ill-understood issue. According to Briggs (2007, cited in Trowler, 2012), in educational research wicked problems are not necessarily those that are ill defined; they are instead those problems about which different scholars have different yet equally well-defined ideas. Wickedity therefore is a product of value contests, and given that values are the reason for 'wickedity' and there never will be consensus on values, 'wickedity' is not only inevitable but also necessary in social research. As Trowler (2012) observed, "Without wickedity professionalism dies and we become technicians." Social research, especially of a qualitative nature, can never be *value free*. Nevertheless, values in social research can be and need to be mitigated by ethics, trustworthiness and truthfulness of the research findings as well as the researcher's reflexivity. These aspects are discussed in detail in Chapter 6.

With regard to the second position, Trowler (2012) argues that social theories offer some perspectives that provide an interpretation of some aspects of the world and make descriptive, explanatory and predictive statements about them. This position describes the 'traditional' meaning of theory, that is, a relationship between concepts and interconnected propositions, thereby enabling description and explanation of phenomena and the ability to generalise and also to guide research. In other words, from the 'traditional' view or position, regardless of the uniqueness of theory, it should be able to describe, explain and make predictions. As such theory used in the traditional sense needs to be explicit. However, in this study the position taken was the wicked one because it recognises diversity in theory use. It was argued earlier that values are part of the research process, and theory use is no exception. Stated differently, this study used the traditional view of theory in a 'wickedity' manner.

3.6 THE USE OF THEORY IN THIS STUDY

According to Blaikie (2009:20), although some researchers would “argue that descriptive research does not need theory; that measuring variables [or indeed describing phenomenon] is a purely technical matter, all concepts carry theoretical baggage with them”. Theories are used by researchers at various stages of research in various ways and for various purposes, as discussed above. This study being descriptive does not mean that it does not need theory; it is rather a question of at which stage and for what purpose or even context. As De Vaus (2002:9) argues, data collection and analysis must be fashioned by theoretical ideas. The author contends that theorising and collecting research data should be interdependent components of doing social science. For instance, it is a theoretical position that we need to sample from some populations and not others or that a researcher analyses data in a certain manner but not in another.

According to Creswell (2009:61), theory is used as a broad explanation for behaviour and attitudes and it may be complete with variables, constructs and hypotheses. The author asserts that researchers increasingly use a theoretical lens or perspective in qualitative research, which provides an overall orienting lens for the study of questions of gender, class and race (or other issues concerning marginalised groups). Theory used in this manner becomes an advocacy tool to champion the cause of the weak and marginalised in society. It also determines the types of data to be collected and consequently shapes the types of questions that are asked in the field and ultimately positions the researcher in the study.

The type of study determines where and how theory would be used. In some studies, theory guides the study, including its methodology, in others, theory explains the use of particular methods, while in some others, theory is used to verify, justify or falsify the findings. According to Creswell (2009), in a qualitative study, one does not begin with a theory to test or verify. Instead, consistent with the inductive model of thinking, a theory may emerge during the data collection and analysis phase or be used relatively late in the research process as a basis for comparison with other theories (Anfara & Mertz, 2006:xxii).

Theory was used in this study to complement, extend and verify the findings (Corbin & Strauss, 2008:39) as well as to attain the overall goal of the study, which was describing and analysing the social protection system in Zambia. It is for this reason that theoretical literature was preferred to theoretical framework and theoretical perspective. This is because by theoretical literature, it is meant situating the study within a theoretical context. Theoretical framework, conversely, is any empirical or quasi-empirical theory of social and/or psychological processes at a variety of levels (e.g. grand, mid-range or explanatory) that can be applied to the understanding of phenomena (Anfara & Mertz:xxvii) or a conceptual guide or set of concepts (Corbin & Strauss, 2008:39).

A theoretical perspective is the clustering of classical and contemporary theorists into schools based on common ontological assumptions (Blaikie, 2009:125). The author argues that theoretical perspectives provide a way of looking at the social world; they highlight certain aspects while at the same time making other aspects less visible. Therefore, although this study intended to answer the 'what' question of description, theory would help to answer the 'why' question of what was described because theory purports to explain and predict as much as it describes phenomena.

3.7 SOCIAL THEORY AND SOCIAL POLICY

There is a long history of debate on the relationship between social theory and social policy and consequently social protection, given that it is an aspect of social policy. A full understanding of this relationship can only be found in its historical context, which is beyond the scope of this dissertation to unravel. Suffice it to say that the debates are more on the nature and/or direction of that relationship than on the existence thereof. For instance, there has been a drift from theory being not or less important to social policy formulation to wide acknowledgement of its influence on social policy decisions (Hall & Midgley, 2004:24).

The arguments within this context have been that social policy, and by extension social protection, is a practical approach to social problems and human needs, therefore requiring practical solution devoid of theory, or indeed that it occupies a higher status in

its relationship to theory. For instance, while acknowledging the existence of the relationship between the two, Myrdal (1953) argued that social policy was primary while social theory was secondary in this relationship. However, Myrdal also came to the conclusion that the relationship between social policy and social theory was both sociological and institutional but also ideological. The appreciation of this relationship, Hall and Midgley (2004:24) argue, has helped not only to understand ideological assumptions underlying different policy approaches but also to explain the reasons behind the emergence of social policies as well as other factors that influence that process.

Aside from acknowledging the influence of social theory on social policy, social scientists are increasingly recognising that the relationship between the two is symmetrical. For instance, Barrientos and Hulme (2008:315) argue that it is a two-way process. According to the authors, social protection (policy) practice and experimentation [sic] can make an important contribution to the body of knowledge (theory). Similarly, social theory as a body of knowledge can and does inform practice or policy. For example, successfully experimented and implemented social protection interventions in one country can provide valuable policy lessons worth adopting but contextualising in other countries or even other regions within a country. Similarly, interventions that have proved to be ineffective in one country or one region of a country can either be adopted but modified or discarded altogether. Nevertheless, Ramia (2002:55) contends that the theoretical project focusing on the social effects of the new contractualism (social protection) is still in evolution. Therefore, the direction of the relationship between social protection and social theory can be analogous to that of social policy and social theory, given that social protection is an aspect of social policy. This linkage is useful in understanding the valuable role of ideology in social protection.

Barrientos and Hulme (2008:315) contend that “social protection as a policy framework is unlikely to be effective if it is insufficiently grounded on knowledge about the factors and processes that produce and reproduce poverty and vulnerability and the factors and processes that facilitate or hinder social transformation”. They argue that it is important to link policy (social protection) to theory. According to them, there are large gains from

connecting social protection to social theory and ethics as this can help us to appreciate that social protection is not only about the reduction of poverty and vulnerability but also about developing stable and productive societies.

3.7.1 Types of theory in social (protection) policy

Hall and Midgley (2004) identified three types of theory that characterise social policy, namely representational, analytical and normative theories. These theoretical perspectives informed the current study in that although social protection does not have theories of its own yet, it is an aspect of social policy that is rich in theory. This set of theories was preferred as it helped to categorise theories in terms of those that explain how social protection can be classified (representational), how social protection comes into being and the purpose(s) that it serves (analytical), and the values underlying their introduction and existence in the first place (normative). This set of theories was supplemented in this study with social constructivism because epistemologically is helpful in articulating one's view of phenomenon. Additionally, the dissertation considers and discusses the social contractualism, human capital and structural social work theories.

Given that this was a descriptive study of a less explored phenomenon, attempts to create models would be somewhat precipitous, if not misplaced. Representational theory is thus discussed after analytical and normative theories to try and categorise normative positions adopted in social protection and how their adoptions had been explained.

3.7.1.1 Explanatory or analytical theories

A fundamental issue in social policy studies is the examination of the nature and evolution of social policies as well as the role that they play in society. Explanatory social policy theories, as the name implies, solve this puzzle. According to Hall and Midgley (2004:24), explanatory or analytical theories try to explain the nature, evolution and functions of social (protection) policies in society. They answer questions such as, would it be the logic of industrialism or economic level that such a type of social protection is provided, or is it the outcome of diffusion processes? As Midgley (1997)

argues, “Social institutions are culturally diffused from some societies to others” (cited in Devereux, 2010:4). This confirms the diffusion processes theory (which belongs to this *ideal type*), especially as it contextualises the historical origins of social protection.

The diffusion processes theory views social (protection) policy initiatives primarily as the outcome of processes of imitation, whereby nations copy the efforts of welfare state pioneers (Wilensky *et al.*, 1985). Although a number of meanings are attributed to diffusion, including transfer, movement and the spread of innovation to nearby societies or from leaders to followers, innovation in the context of social protection has tended to move from advanced to less advanced societies. It is mainly an issue of adopting and learning from ‘best practices’. Even then there are factors that would tend to facilitate the adoption and implementation of diffused ideas or innovation, such as economic level and politics.

Diffusion processes seem to better explain the development of social protection in Zambia (discussed in chapters 1, 4 and 7), going by the government’s initial reluctance to roll out most transfer programmes and the recent removal of maize and fuel subsidies. The argument here is that of reluctance to adopt foreign innovations, which is also a critique of diffusion processes because it is one thing to admire an innovation and another to adopt it. Similarly, diffusion processes mainly explain hierarchical and vertical relationships when innovations can be transferred horizontally.

However, other explanations focus on the role of pressure group politics (Walsh, Stephens & More, 2000) in influencing government to expand social protection transfers. These groups either act to protect their members or advocate for the interest of vulnerable groups. For instance, the emergence and development of the social democratic model that characterises Scandinavian countries, especially Sweden, is attributed to the strength of the labour movement in addition to leftist ideological inclination.

Some authors still attribute the emergence of social protection to the government’s plan to forestall civil unrest. De Haan (2007:86), for instance, asserts that social (protection) policies are outcomes of political settlements and often part of political projects, related

to processes of nation building and the creation of social contracts or citizenship and the rights and duties of citizens. Similarly, Beland and Lecours (2008) have argued that even in unitary states such as Sweden, social programmes have played a direct role in nation building, which points to the close relationship between social citizenship and national identity (cited in Kpessa *et al.*, 2011:2116). The authors further argue that sub-Saharan Africa nationalists used social policy as transformative tool for the purposes of mobilisation and solidarity building in a manner consistent with the overall objectives of socioeconomic and political development.

Still other authors attribute the emergence and spread of social protection to 'convergence'. Convergence theory rests on the assumption that continued economic development makes societies more alike in their social security institutions (Wilensky *et al.*, 1985); they *converge*. Globalisation also plays a part in this process, though. Accordingly, the proponents of this theory argue that when combined with demographic factors, economic level makes culturally and ideologically dissimilar societies to be alike in catering for the needs of their citizens. For instance, Wilensky (1975) argues that economic growth makes countries with contrasting cultural and political traditions more alike in their strategy for constructing the floor below which no one sinks (Clasen, 1999). One such support for the convergence thesis is the 'social protection floor' arrived at during the *Livingstone call for action*, discussed in Chapter 1.

However, convergence theory has been criticised for assuming similarities that can be explained by factors other than semblance resulting from pursuance of similar policy targets. Critics argue that any similarity that exists may be due to initial dissimilarity. Apart from adopting similar programmes, which may be grounded in different ideologies, such societies do not become similar in many other aspects. Others view convergence as simply a "modernist, flat-earth view about globalization" (Guillén, 2001:3). According to the author, countries and industries do not converge as they attempt to adjust to global changes; rather, as dictated by globalisation, they are required to be unique and use their unique advantages, be they political, social or economic as leverage in the global market. Guillen was particularly writing about Argentina, North Korea and Spain as countries on a modernisation path but starting

from different points. Nevertheless, convergence has to do not with starting points but rather with ultimate ends, and in this case all three countries were drifting (converging) towards modernisation. Additionally, using the ‘civilising thesis’ Guillen (2001) also considers globalisation to be destructive to both economic and cultural identities.

3.7.1.2 Normative theories

Normative theories provide a value framework for social (protection) policy by helping to identify desirable policies that relate to different sets of values, ideologies and political objectives (Hall & Midgley, 2004:26). The authors argue that normative social theory is closely connected to political ideologies. In this study, they would help to understand why a certain type of social protection is offered in Zambia and what the rationale thereof is. By so doing, it would help to understand the underlying values for social protection in the country, for instance the ‘nation-state building’ thesis (Venter, 2002:127). According to Venter, this theory supposes that welfare states arise (no suggestion of Zambia being a welfare state) as a result of the strategies whereby capitalist elites integrate workers into the capitalist political economy of the national state. To do this, the state offers social protection as a rational-legal and impersonal form of state action. An example of such action is Ujamaa, which according to De Haan (2007:91) was a strategy to create nationalism and cultural decolonisation. Similarly, the ‘statist approach’ (Hall & Midgley, 2004) was used to champion the socialist ideology of humanism in Zambia in the years immediately after independence. This led to the ‘statist’ comprehensive (yet expensive or even beyond reach) provision of social services that was introduced in order to ‘secure political office’ (Hall & Midgley, 2004:29). However, given the current political and social fragmentation of Zambia, social protection in any form, including social pensions and, for this study, the child support grant and social cash transfers, would serve a ‘nation-building’ purpose or promote social cohesion.

Within the normative perspective, we find the ‘contradictions of capitalism thesis’ (Venter, 2002:125), which is based on the premise that in order to ensure favourable conditions for capital accumulation, the state needs to ensure that there is social order. According to Venter, the state presides over a ‘social contract’ by acceding to the

demands of labour by establishing social welfare policies funded by economic surpluses generated by the capitalist economy. Similarly, the Marxist view would suppose that the provision of social protection contradicts capitalist principles. According to Hall and Midgley (2004:27), Marxist writers argued that the governments of the Western capitalist countries were not altruistic but had used social policy to exercise social control and promote the interests of capitalism. Consequently, they contended that such desperate attempts were not sustainable.

This scenario applies well to Zambia, where the Social Cash Transfer Programme was externally initiated and sponsored. The government has been reluctant to take up the financing of the programme until recently. The government has also enacted the minimum wage, but continues like its predecessor, being conservative on taxing big enterprises, especially the mining companies. Therefore, normative theories shed light on beliefs and preferences underlying social protection options and orientations in a particular society. Perhaps postmodernism also belongs to this cluster, albeit being a theory and an epoch and to some, such as Williams (1992), also a condition (cited in Kennett, 2001:74). It is a paradigm that tries to explain, for instance, the universalisation of people's and children's needs and problems and how to respond to them.

From these arguments and examples, it becomes clear that ideology plays a crucial role in social protection although this role is rarely recognised. It is precisely for this reason that some sectors of society tend to be opposed to universal social protection, because of inclinations toward the rightist ideologies, for instance by arguing that it is 'wasteful'. Conversely, those who support social welfare provision in general and social protection provision in particular would have inclinations toward the leftist ideologies. However, there are various types of normative theory, including Midgley's (1995) *statist*, *enterprise* and *populist* approaches. Overall, social protection provision, like social policy, need to be grounded in indigenous values and beliefs.

3.7.1.3 Representational theory

According to Hall and Midgley (2004:25), representational theories are concerned with classifications, by reducing complex phenomena into manageable categories or

typologies that help to understand different policy approaches. Examples are residual and institutional approaches (Wilensky & Lebeaux, 1965). By residual, they mean limited and temporal social coverage that would only be provided to an individual or household when there is market failure or family disorganisation. Institutional entails that the state would assume responsibility to assist its citizens as a matter of right. Such assistance is characterised by universal coverage with a wide range of services.

The second categorisation by Titmus (1974) includes residual, institutional and industrial achievement models. According to Titmus, this model links social policy to the economy and provides welfare services on the basis of merit, work performance and productivity (cited in Hall & Midgley, 2004:24).

The third categorisation by Esping-Anderson (1990) depicts the liberal, corporatist and social democratic regimes. Esping-Anderson (1999:73) argues that these 'regimes' emphasise the division of welfare production among the state, the market and the family. In the liberal regime, which is an equivalent of the residual, approach there is minimal state intervention in favour of an individual and the market with means-tested benefits. Esping-Anderson argues that in the corporatist regime or conservatism, there is more emphasis on segmentation, subsidiarity and familialism. The major focus in this regime is on the family as opposed to an individual. Finally, in the social democratic regime, which is characteristic of the Scandinavian countries, there tend to be universal coverage, comprehensive risk coverage, generous benefit levels as well as commitment to creating an egalitarian society.

The most recent and perhaps more relevant to the current study are the MICs and the LICs models (Niño-Zarazúa *et al.*, 2012), relating to the categorisation of social protection in sub-Saharan Africa on which this study was focused. According to Niño-Zarazúa *et al.* (2012), the MICs model tends to be institutionalised, is managed by public agencies and is legislated, which accords citizens the right to claim transfers. This model typifies age-based social transfer programmes predominant in middle-income countries with weaker donor influence. Countries under this model have a higher level of economic development, at least relative to those in the LICs category. Examples include South Africa, Botswana and Namibia.

The LICs model, conversely, is generally focused on transfers for households in extreme poverty, although sometimes this includes service provisions. These transfers or services generally take the form of projects rather than policies and are provided by a number of organisations, public, private and voluntary. Because of not being legislated for, citizens have no claim to the service or transfer if not given. As this study established, the beneficiaries could not lay claim to any service even if time for its receipt was way past. Zambia can be categorised under the LICs model due to its stage of economic development and consequently modes of delivery and even types of transfer, such as the social cash transfer and child grant as well as the actors involved. However, it must be noted that the LICs and MICs models represent embryonic systems and therefore they are not characteristically very distinct and even their validity can only be conjecturally accepted.

3.7.1.4 *The social contractualism thesis*

This theory is also relevant to the field of social work as well as social protection. Its relation to 'case management', which is traditionally associated with (especially the casework method of) social work (Ramia, 2002:52) makes it more relevant in explaining the emergence of social protection and its underlying principles. According to Ramia, 'case management' refers to the matching of services to individual clients, initiated through a person appointed as a single-point case coordinator. It is these early practices of social work through the case work method that later evolved not only into other social work methods but also into other programmes and interventions in human services, such as social protection.

'Social contract' is an old concept in moral and political philosophy that can be traced back to the works of early philosophers such as Socrates and Plato. However, its refinement is associated with the works of later philosophers such as Hugo Grotius, Thomas Hobbes, John Locke, Jean Jacques Rousseau and Emmanuel Kant and subsequently Rawls and Scanlon. Each of these philosophers had a line of argument, often building on the works of the other(s). But 'social contract' as a theory became popular during the enlightenment period to explain the origin of society (nation), the authority of the rulers (state) and the obligation of the ruled (citizens). Its underlying

argument is that the ruled surrender some of their rights to the rulers in return for protection. Contractualism is both a moral and political position that requires both parties to do their part or act according to the rules of the contract. It is therefore the basis for distributive justice, that is, how a society or group should allocate its scarce resources or products among individuals with competing needs or claims (Roemer, 1991, cited in Lavalette & Pratt, 2006:107). According to Segal (2007:67), the distributive paradigm calls for us to identify what social benefits should be provided to all citizens and then create ways to ensure a fair allocation of those benefits to all.

Contractualism has two underlying and opposing but often complementary assumptions or conceptions, namely 'beneficence' and 'justice'. The first entails doing good to others morally. This (morality) is perhaps the basis for contractualism in the writing of Scanlon (1998). In Scanlon's reasoning, therefore, social protection provision is the moral reason for poverty alleviation. It is good practice (morally right), especially in social work, to care and provide for the vulnerable in society. According to the second assumption, it is justice and justifiable, for instance, to provide basic means to the citizenry, especially when the economy is doing well.

Within contractualism, Hickey (2011) distinguishes between two opposing approaches, each of which has implications for social protection provision: the rights-based or social (associated with John Locke, Rawls and Rousseau) and the liberal or interest-based (associated with Hayek, Hobbes, Nozick, Buchanan and Gauthier) approaches to contractualism respectively. According to the first approach, people are presumed to be altruistic, motivated by the concern to treat others fairly (Black, 2001:117). However, this is contested by especially Marxists who once argued that "Western capitalist countries were not altruistic, but had used social policy to exercise social control and promote the interests of capitalism" (Hall & Midgley, 2004:27). This view is supported by Hickey (2011), who argues that social protection emerged as a necessary response to the rupture of the social contract caused by excesses of capitalist accumulation and associated processes of commodification. Consequently, under this approach, social protection provision is taken as a 'just' or fair action.

According to Black (2001:16), the latter approach regards an individual as a rational agent who pursues his or her own self-interest or advantage, at least in the context of contractualism. Self-interest has historically been said to guide human behaviour, be it in politics, economics, philosophy or even social life. It entails personal material or economic costs and benefits that are experienced by individuals themselves in contrast to the broader set of material consequences that might be experienced by other people (Darke & Chaiken, 2005). It is the general focus on the 'self' in terms of benefits or consequences that may result from an act or actions, often with disregard for the benefits and consequences of the same act or actions for others.

However, self-interest can be pursued while doing 'good' to others, though ultimately, the individual benefits more than others. For instance, while the provision of social welfare services can be beneficial to the larger majority, ultimately, it is a vote winner for the decision maker. This is especially exemplified by the success of social democratic parties of Europe (Hall & Midgley, 2004:29) by massively expanding public social welfare provision, although there are other explanations of social democratic successes. However, while some are pursuing self-interest, others may have no access to social welfare services or their needs may be sacrificed, and this perhaps explains the limited coverage of social protection in some countries. Social protection provided under the interest-based contract would tend to be residual.

The basis of contractualism as originally understood by Rousseau (1968) is citizenship (Barrientos & Hulme, 2009:259). These are written and unwritten reciprocal pacts that governments enter into with citizens or beneficiaries of social protection services. They are often aimed at win-win situations and fulfilment of obligation by each party. In this 'active society' approach (Dean, 1998; Walters, 1997), beneficiaries are required to make an economic and moral contribution to society in return for their state-provided benefits (cited in Ramia, 2002:52). As Gilabert (2007) argues, contractualism provides a promising way of conceiving the demands of poverty relief because of its capacity for grounding a compelling connection between individuals' moral reasons and concerns about larger injustices.

However, Mishra (1977:20) argues that citizenship is confined to state welfare and its development in Western democratic societies. This is because citizenship is the basis for welfare rights, especially in the social democratic as well as liberal collectivist ideologies. However, Pratt (2006) argues that in contrast, neoliberals totally reject the idea that there are any such welfare rights (cited in Lavalette & Pratt, 2006:21). Its (citizenship) role in the developing countries of the South needs to be brought to the forefront of analysis (De Haan, 2007:91). According to De Haan, in Tanzania, part of the Ujamaa strategy was the creation of nationalism and cultural decolonisation. But interestingly, this study established that the emergence of social protection (at least in the current context) in Zambia was associated with the ideological changes to neoliberal policies, especially in the 1980s and 1990s, that led to privatisation of parastatal companies, leading to massive job losses. Additionally, the current social cash transfer being scaled up was started after the humanitarian crisis resulting from periods of floods and droughts in the early 2000s.

The significance of contemporary contractualism from the point of view of social protection (Ramia, 2002:56) stems from three main factors. The first is that the new contractualism has redefined conceptions of the role of the state vis-à-vis markets and society. Secondly, it holds major implications for distributive justice, particularly relative living standards, levels of socioeconomic inequality and the distribution of life opportunities. Thirdly, the new contractualism forms a significant dimension of the neoliberal politico-economic order.

Graham (2002) suggests that the extension of social protection “ultimately requires the development of a politically sustainable social contract” (cited in Barrientos & Hulme, 2009:303). Available evidence suggests that social contracts played and continue to play a critical role among the social protection leaders in the SADC region, namely Botswana, Namibia and South Africa. For instance, both South Africa and Namibia embarked on social protection programmes as a way of reversing previous discrimination as the terms of the broader social contract (Barrientos & Hulme, 2009:258). Conversely, the rudimentary nature of social protection programmes in other countries within the region can be attributed partly to the absence or slackness of social

and political contracts. This slackness is inevitable, though, given that resources for social protection are not solely obtained from taxes paid by citizens and not all citizens pay tax to legitimise their claim on social protection services. Therefore, social protection cannot be bifurcated from contractualism (Ramia, 2002:50).

Nonetheless, the *modus operandi* of these contracts is also not clear. For instance, in terms of the state and its citizens, social contracts would not be contested easily. However, given that there are numerous players in the social protection process, by taking a contractual approach to social protection provision, it would in effect compel these voluntary organisations to receive claimants of their services and benefits. By so doing, the civil society status would have to be somehow eroded if not erased, since these organisations would have been ‘contracted’. As Hickey (2011:427) observes, it would involve not only greater ideological clarity but also significant shifts in current practice. Among others, it would require nationalising social protection interventions, entailing that donors may have no role to play given that they would not become involved in contracts that they are not party to. Alternatively, it would require ‘pooling’ risks as well as ‘pooling’ resources, which some partners may be unwilling to do.

3.7.1.5 Social constructionism

The other theory of relevance to social protection is social constructionism, which is also related to social contractualism (O’Neil, 2003). Social construction is the view that society is to be seen as socially constructed on the basis of how its members make sense of it and not as an object-like reality (Seale, 2004:227). Social construction is an idealised view of phenomena, which changes with changing perception. It is an epistemological theory to frame how one may view phenomena (Khoo, 2004:22). According to Burr (1995), constructionism is a sociological theory that embraces the viewpoint that our understanding of reality is not a one-for-one representation of what is ‘out there’ but the result of both individual and social processes mediated by way of language, which alter, select and transform our experiences (cited in Khoo, 2004:24).

People create and transmit social reality. According to Segal (2007:65), social construction occurs when those who are dominant in society define a group’s

characteristics and determine the group's values. For example, the 'rightists' and those dominant in society would hold the view that poor people are lazy and do not want to work, hence their poverty. From this viewpoint, social construction is a power- or class-related phenomenon. Due to the dominance of one group (in this case the rightists), their perceptions are accepted by society as a norm (Segal, 2007:65) and becomes the basis for social policy decisions of a neoliberal nature with residual services. But in case of a similar perception by the poor that say the rich are cruel or selfish, it would not be accepted by society as a norm and there would be no policy to deal with cruelty or selfishness. Instead, from the point of view of social protection transfers, there would be conditional transfers such as public works, which although benefiting the poor in terms of their basic needs, the rich or the powerful would also benefit from improved infrastructure or sanitation, whatever the case may be.

The importance of this theory for this study lies in its explanation of human nature, that is, the ability to know or understand. It helps to analyse the nature of human action and interactions as well as the social interventions, including social protection, that are intended to support certain categories of the population. Indeed, this study sought to describe the social protection phenomenon in Zambia in order to provide an understanding of how it evolved and how it operated, especially in meeting the needs of vulnerable children. The idea behind social constructionism is that humans actively and creatively produce society by socialising the people that constitute society. Consequently, we socialise people into the constructed reality. The construction of risks and vulnerabilities as well as poverty (which are some of the reasons for social protection provision) determines what types of intervention would be put in place. It also determines whether social protective measures would be preventive, protective, promotive or transformative.

In sociology, the term 'social construction' is associated with the works of Peter Berger and Thomas Luckmann in *The social construction of reality* (1966). Therein, they take the view that "society is a human product and man is a social product" (cited in Scott & Marshall, 2005:607). That is, human beings produce society, but in turn, they become products of the society that they have created. This happens through socialisation,

interactions, actions and reactions. However, in social work, social construction has generated more controversy than any other intellectual movement has done (Atherton, 1993, cited in Witkin, 2012:13). According to Witkin (2012), while some see it as inimical to the science-based or better still evidence-based social work, others view it as a promising alternative to ways of thinking that have contributed to suffering and oppression. The position in this dissertation is that social protection is a construct used to refer to the way in which a particular society takes care of its members, especially its weakest members or, at the extreme, to pursue self-interest through others' suffering.

Language or symbols are crucial to the social construction perspective. There are several convergences and divergences between social work and social construction. For instance, according to Witkin (2012:30) just as social construction emphasises the historical, cultural and social contexts of beliefs, social work also emphasises understanding the individual in relation to his or her surroundings through its longstanding perspective of the person-in-environment popularised by Gitterman and Germain (2008). Similarly, social work and social construction converge when it comes to the importance of values. While values guide social work practice, they constitute the whole construction process.

However, unlike in social work where the environment is real, it can even be constructed under social construction, in which case social protection becomes a construct. Additionally, unlike social construction that is a theory, social work is a profession that uses many such theories. Nevertheless, social construction is important to the social work profession as it helps to understand a problem or situation beyond longstanding discourses. This is particularly important in trying to understand social protection and its interventions anew. For instance, while social protection has for long been restricted to the formal sector, it is widely debated in present literature that it needs to be extended to the informal sector as well. Similarly, while it has been historically known to alleviate poverty, prevent risk and vulnerabilities and protect people against these, it is now widely recognised that social protection can actually foster human and social development and promote inclusiveness in society.

3.7.1.6 *The human capital thesis*

According to Sweetland (1996), the human capital theory suggests that individuals and society derive economic benefits from investments in people, especially in their education, both formal and informal. However, the theory also includes issues of 'nutrition' and 'health' and takes into account 'personal wealth'. This is because as Schultz (1963) argues, education is perceived to contribute to health and nutritional improvements (cited in Sweetland, 1996:341). Generally, educated people may not be the healthiest but because they have ability for and knowledge of better nutrition and can afford better living environments and standards, they have higher chances of living healthy lives. And if they can live healthy lives, they have more chances of higher productivity, which ultimately improves their own welfare and society at large. Additionally, Johnes (1993) asserts that education can be quantified in terms of monetary (dollar) expenditure as well as years of tenure (Sweetland, 1996:341), and therefore it is easy to estimate its benefits against investment.

Social protection to a large extent is intended to 'smoothen consumption'. Implicit in this is that it is a consumptive area of government and donor expenditure. For indeed, social protection clients receive cash and in-kind benefits often related to food or sufficient only to afford food. However, social protection also serves as an investment in human capital. Both under the Public Welfare Assistance Scheme and the Social Cash Transfer Program in Zambia, there is an education component whereby pupils and students are assisted with paying their school fees. Other clients are also assisted with payments for health care. There is also a School Feeding Programme whereby vulnerable children receive a snack at school to improve attendance and performance as well as to reduce dropout rates. All these can be said to be investments in human capital.

However, human capital theory has been criticised as being "substantially misleading both as a framework for empirical research and as a guide to policy" (Bowles & Gentis, 1975:74). Arguing from the Marxian perspective, the authors claim that schooling, occupational training, child rearing and health care (all of which are assumed to be human capital investments) perform dual economic functions but have an indirect role in

production. However, in the authors' view, these factors are essential in perpetuating the entire economic and social order. According to the authors, "An adequate human resource theory should have both a theory of production and social reproduction" (Bowles & Gentis, 1975:75), and human capital theory does not have the latter and only partially has the former. Nonetheless, this theory is relevant to social protection as it explains how enhancing peoples' 'capabilities' can have long-term benefits, both for the individual receiving training, for instance, and for society at large in terms of the productive capacities of that individual.

3.7.1.7 *Structural social work theory*

This theory emerged due to the predominantly individual-focused nature of social work at the time. Like many other theories, it draws heavily on other theories, among which is structuralism. According to Hick and Murray (2009), structural social work has the twin goals of alleviating the negative effects of an exploitative and alienating social order on individuals while simultaneously aiming to transform society (cited in Gray & Webb, 2009:86). The transformative aspect of this theory makes it relevant to social protection as it promotes not only social and redistributive justice but also inclusiveness in society. Structural social work suggests that real advances in social welfare cannot be achieved without fundamental changes to the way in which global society organises the distribution of resources and power (Gray & Webb, 2009:87). According to the authors, it "highlights issues of power, inequality and how social structures are constructed and reinforced by powerful elites to ensure their own continued dominance while exploiting less powerful groups". This particularly makes this theory to be very important both to social work and social protection as it explains the nature of problems to be addressed, such as inequality.

3.8 SUMMARY

In summary, the above theoretical perspectives are by no means exhaustive, but they conjure the evolution, nature, types and underlying values and practices in the provision of social protection. They help to unravel the taken-for-granted facts about concepts such as poverty, risk, vulnerability and social protection. By so doing, they help to identify and explain causal mechanisms and processes as well as classify phenomena,

thereby helping to generalise the social world. The core argument here is that social protection, like its parent social policy, is a product of national and international interactions, perceptions and philosophies.

The chapter that follows attempts to give a descriptive overview of social protection based on the current state of research in the field.

CHAPTER 4

DESCRIPTIVE OVERVIEW: ELEMENTS OF THE SOCIAL PROTECTION SYSTEM

4.1 INTRODUCTION

The theoretical framework that informed the research in the preceding chapter having been discussed, an overview of the current state of research in the field is discussed in this chapter. Particular attention is devoted to the elements or description of the social protection system. The implications for and relation to the current study as well as prospects for further research in the field are also discussed. The scholarships or literature to a large extent led to the refinement of the current research problem, main concepts, methodology and research instruments, thereby situating the study in the broad area of social protection.

Although this scholarship review is not exhaustive, it helped to strengthen the argument that social protection is increasingly becoming a global agenda though with diverse systems. Due to the diverse nature of scholarships, an attempt has been made to thematically organise this chapter around research objective number one. Therefore, they are categorised into those that relate to the evolution of the system, legislative and institutional frameworks, fundamental principles, approaches, types, functions, benefits and services, design and delivery as well as targeting mechanisms.

4.2 EVOLUTION OF SOCIAL PROTECTION

Although there are new perspectives and a new agenda regarding social protection as a concept, social protection is quite old. As Ramia (2002:55) reveals, a strong and concerted push for social protection was underway by 1870. According to Ramia, social protection, however, could not evolve to its fullest until the emergence of the welfare state era. Polanyi (1944) asserts that (social) “policy and institutional development can be personified as the action of two organizing principles of society” (Ramia, 2002:54). On the one hand is the principle of economic liberalism aimed at establishing a self-regulating market. On the other hand is social protection aimed at the conservation of

humanity and nature as well as “productive organizations” (Polanyi, 1944:132). Polanyi argues that while economic liberalism relies on the support of the trading classes, social protection relies on the varying support of those immediately affected by the “deleterious action of the market”. Conversely, in Polanyi’s view, social protection uses protective legislation, restrictive associations and other instruments of intervention presumably because its clientele is economically weak. Economic liberalism, however, predominantly uses laissez-faire and free-trade methods. This to Polanyi represents a frontier between contractual freedom (laissez-faire) and social contract (government intervention) within the market (Ramia, 2002:54).

According to Ramia (2002:54), the major push for social protection in a number of countries coincided with the decline of freedom of contract and by extension the failure of economic liberalisation policies. And although social protection (the social security of developing countries, especially Africa) is said to be imported (Devereux, 2013), the conditions necessitating its emergence in Africa are not very different from those that necessitated the emergence of social security in the West. Factors such as industrialisation resulting in rural-urban drift and the commodification of labour are the same factors that are necessitating social protection in developing countries, though with varying degrees of intensity as well as varying response mechanisms.

The devastating economic effects during the 1930s led to the creation of safety net government programmes and allowed countless families the ability to put food on their tables (Hoefer & Curry, 2011:74). Nevertheless, the effect of HIV/AIDS and structural adjustment measures can be added for Africa because poverty, different only in extent, applied to both the West (North) and the South. In other words, globalisation is at play too. The world is facing similar problems, but the responses may be different. For instance, Zhu and Nyland (2004) remark that globalisation is compelling the government of China (which is predominantly socialist) to construct a social protection system that is compatible with a market regime when China has been historically and ideologically opposed to such a regime.

However, Devereux and Vincent (2010:368) allege that social protection emerged from a narrower conceptualisation of safety nets, notably humanitarian relief to protect lives

and livelihoods during food crises. Indeed, since the end of the humanitarian crisis (at least since around 2002 and 2004 in the case of Zambia), regular and predictable transfers have been given to vulnerable households. Nevertheless, contributory social protection (predominantly referred to as 'social security') was already being implemented and informal social protection methods were already in place, especially in rural areas. Unlike social security in the developed countries that relies on contributory and formal employment, social protection in most developing countries of the South is predominantly in the form of social assistance, which raises much doubt about its sustainability and the possibility of creating a dependency syndrome among beneficiaries. These twin problems cannot be said to pertain to social security since beneficiaries make contributions and access to benefits is dependent on someone being in employment.

Social protection mechanisms (as used in this dissertation) existed in the developing world even during the precolonial period as informal mutual aid networks. When someone had a funeral, for instance, the whole village would turn up to assist, as is still being done in modern times. Similarly, when a household wanted to send a child to school, it would sell some livestock (which in modern social protection literature is disposable assets) to raise money. However, social protection systems were formalised only after independence in most African countries, for example Zambia. Even then, they were still less structured and to date in some countries they are not yet institutionalised. In the 1960s and 1970s, social protection services and benefits were popularly provided as subsidies at retail level (Ellis *et al.*, 2008:2) to enable people especially to buy food. Even at present some countries, such as South Africa, use subsidies to make effective use of social assistance programmes to poor families (Midgley & Conley, 2010:119). Given the number of administrative challenges relating to delivery of social protection benefits, especially those in-kind subsidies may still be a viable alternative in most developing countries.

Most African economies in the years following independence were vibrant, especially in the case of Zambia from favourable copper prices on the world market coupled with the dominance of socialist political-economic ideologies and the pursuance of national unity

by the leadership of the time. However, with changes in economic fortunes coupled with the advent of capitalist economic systems, social services provisioning could not be sustained. Subsidies were eventually done away with and replaced with coupons or vouchers that some countries, such as Egypt, have reintroduced (Ellis *et al.*, 2008:3).

Recent revolutionary events in Egypt, more precisely in the year 2011, though not directly related to food issues, can make a case for the possibility of similar events in other countries involved in especially cash-based and other in-kind transfers. This is especially so if these transfers are made to urban communities who can easily mobilise against the state in the event that the transfers are either delayed or not remitted, given that there is enormous pressure to legislate for these transfers. This study established that transfers in Zambia are not always given on time but because there is no legislation on social protection, beneficiaries have no legislative right to claim and therefore they have to wait for as long as it takes. Additionally, there were public outcries when the government removed subsidies on fuel and agricultural inputs. An attempt is made to discuss the removal of subsidies later in this chapter. In short, the issue of social protection has been cyclical and dictated by global economic and political events.

In summary, the history of social protection and that of social work are very similar. It revolves around campaigns for social reforms that would address the root causes of poverty (Midgley & Conley, 2010:108) and addressing the effects of unregulated market forces. What constitutes the types of social protection, as discussed below, is what the founders of the settlement houses and the leaders of the charity organisation societies advocated for. These issues include decent conditions of service, education, health care, maintenance programmes and many others that have over time been renamed, are what the charity organisation movements wanted to have addressed (Midgley & Conley, 2010:108).

4.3 LEGISLATIVE AND INSTITUTIONAL FRAMEWORKS

Social protection systems are products of legislative and institutional frameworks that in turn are influenced by regional and global trends and instruments such as charters, protocols and codes. Some studies have tended to analyse the extent to which

countries fulfil regional and international charters. For instance, Nyenti and Mpedi (2012) analysed the extent to which the SADC social protection instruments fulfilled the minimum social protection floor⁴ function in the region. The minimum social protection floor requires signatories to provide these basic social rights to their citizens.

Nyenti and Mpedi (2012) also examined the coverage, success and challenges of social protection initiatives in the region, including income security for children. They point out that the minimum social protection floor concept was a fairly recent development and although it encompassed pre-existing initiatives, such as the SADC's Social Charter, code of social security, protocol on health, it could not be applied uniformly across countries due to variations in regional and national contexts. The authors note that there is a need for preventive measures against risk as well as the integration of various instruments.

Similarly, taking a human rights approach, Olivier (2009) highlights some of the initiatives, developments and measures that enhance the social security status of noncitizens or migrants in the SADC at regional, national and international levels. Oliver observes that the SADC immigration policies were focused more on control and deportation rather than respect for human rights and regional integration. The author recommends mitigation measures, including good governance, a human rights framework, the need to adopt regional approaches and the need to protect the social security position of SADC immigrants. However, the regional implementation of these frameworks when they are not yet perfected at national level in most countries may prove a huge challenge. Additionally, the 'rights' approach would need to go along with the 'responsibilities' approach, as discussed in Chapter 2. Such a complementary approach would ensure that those whose rights are protected do not violate the rights of others and of countries that they migrate to. Nevertheless, good governance both at country and regional level is crucial given that migration tends to be partly an outcome

⁴ As defined by the World Commission on the Social Dimension of Globalisation (2004), the minimum floor denotes a set of basic social rights, services and facilities to which the global citizen should have access (Nyenti & Mpedi, 2012:244).

of conflict and poor economic management, both of which are effects of poor governance.

4.4 FUNDAMENTAL PRINCIPLES

Social protection also tends to be governed by certain fundamental principles. Chitonge, (2012) identified four such principles, namely *prevention*, *mitigation*, *coping* and *revival* or *promotion*. Chitonge argues that prevention in social protection is meant to be proactive. This is because risks and shocks would happen in any case in the form of natural disasters, injury or other contingencies. The preventive measures are therefore meant to attenuate the occurrence, severity and impact of these risks and shocks. Related to prevention is mitigation, which focuses on the impact as opposed to the possibility of occurrence. According to Holzmann *et al.* (2003), mitigation focuses on reducing the anticipated impact of losses when (not if) they occur (cited in Chitonge, 2012:329).

Coping is the principle that entails adjustment and adaptation in the event of a shock such as experiencing drought, theft and loss of employment. Different people adapt differently to different circumstances. While some can easily adapt, others may not easily do so and others still may even require external assistance to deal with shocks. For example, in the event of a drought or flood, some can cope by selling off assets while others may need relief food assistance. The principle of revival entails reinstating people affected by a shock to their pre-shock state, although this is not always possible. This is because shock victims generally struggle to return to their original level of 'functioning'.

Although these principles appear to occur linearly, they can actually be applied concurrently, depending on the situation. For instance, while preventing some floods in an area, mitigatory measures can also be put in place to cushion the possible impact while at the same time devising some long-term coping mechanisms that reinstate the affected people to their original or a better state. Additionally, these principles are important in indicating the circumstances that necessitate social protection and even the avenues and stages of intervention. However, in some literature, these are referred to

as functions of social protection (see for instance Guhan, 1994; Barrientos & Hulme, 2008).

The other principle of social protection is whether interventions should be universal or selective (Gentilini, 2009). The latter aspect also raises the issue of inclusion or selection criteria or targeting. The former is an even bigger conundrum as that would entail the universalisation of welfare and hence the concern about sustainability given the stages of economic development and thus resources in developing countries. The variety of definitions of social protection (principally) would be justifiable given the diverse functions that it serves in different contexts. Gentilini (2009) is also concerned with the link between social protection and economic growth. However, this concern is a bit difficult to articulate given that most programmes are still being piloted in most developing countries.

From the foregoing, it is clear that social protection is based on particular fundamental principles that involve not only preventive measures but also mitigation and the adoption of coping mechanisms when some shocks occur. Social protection also involves considerations of reinstating victims to their pre-shock state as well as determination of its relationship to other poverty alleviation mechanisms.

4.5 TYPES/FORMS OF SOCIAL PROTECTION

Some scholars have examined the types or forms of social protection. For instance, Piachaud (2013) argues that social protection does not only serve a redistribution function but also contributes to economic growth. The author further argues that it falls in any of the following three types, namely *social assistance*, *social insurance* and *universal categorical* benefits. However, these types of benefit are not mutually exclusive. There can be means-tested benefits within categorical benefits. Social protection can also be in-kind or cash transfers, or conditional or unconditional transfers.

Others, such as the Governance, Social Development, Humanitarian and Conflict (Scott, 2012:12), identify four types of social protection: *social assistance*, *social*

insurance, labour market interventions and community-based or informal social protection.

Social assistance refers to support to the poorest, forms of public action that transfer resources to groups deemed eligible due to deprivation (De Haan, 2007:126) for the primary purpose of poverty relief. Social assistance is normally offered to the poor and vulnerable as non-contributory cash or in-kind benefits or transfers and is mainly financed through taxation. These benefits can be conditional (school attendance, having an under-five child or food-for-work) or unconditional (such as social pensions). Some kinds of subsidy, such as housing, health care and free primary education, also serve as social assistance. In some cases, targeting or a means test is employed, for instance public works programmes.

Social insurance includes contributory cash or in-kind transfers. It refers to programme financing by contributions based on an insurance principle or protection against uncertain risk by pooling resources (De Haan, 2007:125), especially in the health sector. Social insurance includes pensions, unemployment insurance or benefits, funeral assistance and even work injury or compensation in case of injury while working. It is found mainly in the formal sector although it is also found in the informal sector where a group of people would contribute money for one group member per month. It can be provided by the public or private sector.

Labour market interventions are mainly aimed at protecting workers against poor conditions of service. This can take place through minimum wage legislation, skills training as well as unemployment benefits. However, Barrientos (2003) notes that employment and labour market risks are very significant and interrelated with other types of risk and vulnerability. Measures to address them need to be addressed alongside other interventions.

Community-based or informal sector social protection is especially important in developing countries where rates of unemployment are high, thereby pushing people into the informal sector. This type of social protection relies on traditional and informal networks and serves as a gap filler to the formal protective mechanisms, such as social

insurance. This type of protection could be through a group savings scheme or gift transfers. It must be understood, however, that the informal sector is not so desirable for social protection as it is difficult to tax. Therefore, it is not good both for the government (in terms of taxation and organising the labour market) and for the citizens (in terms of insurance and protection, especially against covariate shocks).

Universal categorical benefits according to Piachaud (2013) would normally be given to people in certain circumstances without the test of income or capital. In Zambia, this is normally given as the child grant as well as social pension.

Social funds are another type of social protection. According to De Haan (2007:118), social funds emerged in the late 1980s as emergency measures to alleviate the impacts of structural adjustment and economic shocks, mainly funded by the World Bank. The main purpose was to cushion the impacts of structural adjustment measures although they also served and still serve other poverty alleviation and development measures. Social funds came in different forms and were called by different names in different countries. For instance, in Zambia they were called the Zambia Social Investment Fund while in Ghana they were called 'programme of action' to mitigate the social costs of adjustment. However, De Haan (2007:119) further argues that social funds are primarily an intermediary that channels resources to small-scale projects for poor and vulnerable groups rather than a specific instrument for social protection.

According to De Haan (2007), social funds often have operational autonomy (flexibility) and enjoy exemptions from civil service and procurement rules (due to their relief nature). To this extent, they have the potential for abuse and corruption. Over time, their emphasis has shifted more towards general developmental programmes (De Haan, 2007:120) of a long-term nature, especially at local level. For instance, the Zambia Social Investment Fund was used more to facilitate decentralisation, infrastructure development and management capacity in local authorities as well as provision of basic social services until it came to an end in 2005.

The cash-based forms of transfers (be they conditional or unconditional) are becoming more common in the developing countries. This is mainly because they tend to be easy

to administer, although evidence suggests that they are vulnerable to inflation (Sabates-Wheeler & Devereux, 2010) and possible abuse due to their 'liquidity nature'.

4.5.1 Cash transfers

The choice for cash transfers as opposed to in-kind transfers mainly concerned the logistics and administrative costs associated with especially food aid. Food aid needs warehouses, transport, a great deal of staff to manage it and perhaps time, in addition to weather challenges relating to transportation. As Barret and Maxwell (2005) state, food aid was increasingly criticised for being expensive to ship, store and distribute, competing unfairly with local production and trade, and being inflexible and paternalistic (cited in Sabates-Wheeler & Devereux, 2010). Cash transfers also enable beneficiaries to widen their choices without being limited by a particular in-kind item. Cash transfers also take development to the rural areas by, for instance, facilitating rehabilitation or creation of access roads for their delivery. And as Devereux (2013) argues, it signifies a broader move away from a humanitarian approach to a 'welfarist' approach. Cash transfers, however, are also expensive due to poor infrastructure, such as bad roads, especially in remote areas where poverty is also rife or where such benefits are needed most, as discussed later.

Apart from being expensive, transporting cash is insecure (Devereux & Vincent, 2010). They argue that ensuring the reliable delivery of cash to rural households in remote and inaccessible areas can be challenging, especially in poor countries with weak administrative capacities and severe deficits in rural infrastructure. According to Devereux and Vincent (2010:368) the liquidity of cash transfers as compared to other transfers, such as agricultural inputs or food, means that the resource can be taken by anyone, and thus there is a high risk of loss throughout the process of delivery, adding to costs. Poor accounting among, for instance, social workers (who mostly disburse these transfers in Zambia) whose training is not cash handling, corruption and robbery in transit cannot be ruled out, especially given that robberies have happened even to banks that transport their cash with a great deal of security.

There are a number of information and communications technology (ICT) transfer mechanisms, such as cell phones, mobile teller machines and other devices, that are being piloted in some countries. Devereux and Vincent (2010) report that in Kenya, for instance, a system by which money is uploaded directly onto mobile phones for the recipients is already being used. Although they are efficient and cost effective and reduce fiduciary risk (Devereux & Vincent, 2010) and are flexible, including taking development to rural areas, these mechanisms are not immune to problems. As Devereux and Vincent (2010) argue, some of the infrastructure, such as Automated Teller Machines (ATMs), are not available in rural areas. Even if they do exist, cash would still need to be transported to replenish the machines. It would also require purchasing cell phones (in the case of cell phone-based transfers) for the recipients in the event that they do not have any (due to poverty), which would add to the cost.

Devereux and Vincent (2010) further observe that transferring cash by using technology tends to reveal personal information of beneficiaries, which in ethnically divided communities can be very risky. Additionally, in the event of the service provider becoming bankrupt, both the government and beneficiaries would lose out. The ICT system can also be invaded by hackers who may loot the cash. Nonetheless, we are living in an era of technology that, among other things, demand efficient transactions, and therefore it should be a question of how to protect beneficiary information using technology and not whether or not technology should be used.

Cash transfers are also vulnerable to inflation compared to in-kind benefits, and this reality is often unknown to the beneficiaries. For instance, Devereux (2013) reports that in Kenya, participants in the Hunger Safety Net Programme saw the purchasing power of their cash transfer drop by two thirds because of rapid and uncompensated food price inflation. In some instances, attempts to compensate for rising inflation tend to make cash transfer more costly. As Devereux (2013) states, in Malawi the food and cash transfer project had to be adjusted every month as local food prices rose and fell. Given such a scenario, the budget must be affected, thereby raising a red flag for cash-based transfers.

Similarly, Sabates-Wheeler & Devereux (2010) found that participants in Ethiopia who had initially received cash chose to revert to food aid or cash plus food in 2007 when food prices started rising faster than the value of the cash that they were receiving. However, one can also make a case that the cash transfer itself may have been responsible for the rising inflation or food price inflation. Therefore, it may be that the cash transfer is not vulnerable to inflation but that it actually causes inflation, and this point is revisited in Chapter 7.

4.5.2 In-kind transfers

In-kind transfers can be any transfer other than cash. It could be farm inputs, food and clothes, to mention but a few. The main advantage of in-kind transfers compared to cash is that they are not so easily affected by inflation, at least from the beneficiary's point of view. Additionally, in disaster-prone areas where transfers are needed because food commodities are either unavailable or have been destroyed, or are unavailable on the market, in-kind transfers are the most suitable alternative. Food aid especially does respond directly to real food insecurity needs (Devereux, 2013:16), although food is not the only basic need.

Nonetheless, as Sabates-Wheeler and Devereux (2010) argue, the choice to provide in-kind transfers (food aid, for instance) is more often driven by availability of resources than by an objective assessment of need and by judgemental 'elite perception' of poor people as incapable of managing cash responsibly. As the authors argue, donors had surplus food to disburse at the time that food transfers were prominent. Whether these two main factors have suddenly changed for cash transfers to become the most preferred form of social protection is debatable, however. The reasons given by scholars for cash preferences, such as the 'welfarist' approach Devereux (2013), are far removed from the reasons that previously hindered cash disbursement.

Nevertheless, because of the advantages and disadvantages of either cash or in-kind transfers, some scholars, such as Sabates-Wheeler and Devereux (2010), support the combination or index-based transfers based on empirical findings from Ethiopia. However, when it comes to the cost of administering both, it should again be more

expensive. In this case, the mode of transfer would perhaps need to be country and situation specific.

Social protection has also been assessed using the formal-informal dichotomy (Mukuka, Kalikiti & Musenge, 2002; Mupedziswa & Ntseane, 2013) to analyse social protection measures. With a particular focus on Botswana, Mupedziswa and Ntseane (2013), state that informal social protection plays a crucial complementary role to the formal system and therefore there is a need for integration of the two. Similarly, Mukuka *et al.* (2002) noted that most people in Zambia relied on informal social security provided by extended family members and neighbourhoods, which posed the problems of capacity and coverage, just like the formal system. However, by creating this dichotomy, scholars use a narrow definition of social protection. It is for this reason that in the current study, a broad definition that incorporated formal and informal, private and public mechanisms was adopted, as described in Chapter 1.

4.6 FUNCTIONS OF SOCIAL PROTECTION

Some scholars focus on the functions of social protection, for instance Guhan's (1994) *protection*, *prevention* and *promotion* functions; Devereux and Sabates-Wheeler's (2004) *transformative* function; and Davies and Leavy's (2007) *adaptive* function. These functions depict what social protection does in practice. That is, it provides safety nets by protecting people against shocks and preventing those living in poverty from further degeneration as well as strengthening livelihoods. Social protection also advocates for the promotion of social justice and helps victims to adjust to changing circumstances, such as climate change or economic volatility.

4.6.1 The protective function of social protection

Social protection serves to protect individuals, households and communities against risks and shock. This is done through, among others, youth employment programmes, programmes that prevent children from leaving school, such as free education or fee waivers, school feeding programmes, family support and humanitarian services as well as cash transfers (UNICEF, 2008). However, because social protection mechanisms also enable individuals and households to create and acquire assets, the same

mechanisms also serve the function of protecting created assets. This occurs, for example, at times when the individual's or household's coping requires the disposal of assets by, among other things, diversifying in coping mechanisms. The created or acquired assets would, for instance, include skills, livestock, household and farming tools and equipment. These assets may be acquired from cash transfers or from savings and investment. According to Ellis *et al.* (2009:111), assets can be protected through cash-for-food transfers, social transfers, social insurance mechanisms and projects supporting Orphans and Vulnerable Children (OVCs).

By providing food-based transfers through social assistance programmes, for instance, social protection through this function can help individuals or households to avoid disposing of their assets in order to purchase food. This involves relief interventions. According to Devereux and Sabates-Wheeler (2004:10), this equates most closely to mainstream social welfare as well as the provision of social services, especially to the chronically poor. The source of funding is mainly government through tax but also NGOs and individuals.

4.6.2 The preventive function of social protection

Social protection also serves the function of forfending deprivation among vulnerable individuals and households and prevents vulnerability from engulfing those not yet at risk or living in poverty. This takes the form of social safety nets as well as various social insurance schemes and therefore forms the core of poverty alleviation measures. Under this function, social protection can also tackle food insecurity. For instance, Cook and Frank (2008) claim that one of the goals of government-run social protection-related programmes is to prevent food insecurity, thus positively influencing growth and health for those who participate (cited in Hoefer & Curry, 2011:62). According to Devereux and Sabates-Wheeler (2004:10), funding for these interventions is normally tripartite, involving the state, employers and employees.

4.6.3 The promotive function of social protection

According to Sabates-Wheeler and Devereux (2009), promotive measures aim to enhance real incomes and capabilities (including abilities and assets) achieved through

a range of livelihood-enhancing programmes targeted at both households and individuals, such as microfinance and school feeding (Ellis *et al.*, 2009:111). Programmes can include youth skills training, public works programmes such as food-for-work, oil-for-food and food-for-guns, and other conditional transfer mechanisms. This function can also be said to be responsibility enhancing, for instance skills training that equips people with life-enhancing skills, including responsibility itself as a skill. Similarly, food-for-guns programmes enhance people's responsibility to take care of or preserve wildlife as a natural resource.

4.6.4 The transformative function of social protection

The transformative function is centred on social justice by ensuring nonexploitation, especially of workers, and promoting social inclusion. It would include measures such as legislating for minimum wage, ensuring equal access to employment opportunities, and providing equal pay for equal work, among others. Social protection affects labour and even industry to an important extent, hence the government of Zambia's legislation for the minimum wage in 2012. However, the hasty and non-consultative manner in which the legislation was done did not seem to take into account how reforms in social protection could affect industry and consequently defeated the purpose of the whole process. For instance, the experience in South Africa saw such legislation being accompanied by accelerated casualization of vulnerable sectors of the workforce, such as domestic workers and farm workers, as employers took steps to evade the costs of meeting their obligations under the law, leaving workers less protected than before (Devereux, 2013:19). Although no study has been done yet in Zambia since this controversial legislation, there is anecdotal evidence that domestic workers lost employment or had their working hours reduced in order for employers to avoid meeting the legislative requirements.

This government was however, confident that "no single employee [would] lose their job" (Lusaka Times, May, 29, 2013; *Zambian Watchdog*, November, 8, 2013) as a result of the minimum wage legislation. Yet researchers have recognised that there is a relationship between social protection and human resources practices (Child, 1994; Mok, Wong & Lee, 2002; Zhu & Dowling, 2002; Zhu & Nyland, 2004) such that an

increase in the minimum wage reduces the employer's ability to pay thereby resorting to downsizing. Therefore, this function of social protection takes the form of advocacy against injustices and discrimination, such as discrimination against minority groups, gender and sexual orientation.

4.6.5 The adaptive function of social protection

The adaptive function is comparatively new and relates to issues of climate change and adaptation (Davies & Leavy, 2007). It focuses on enhancing the ability of individuals and households, especially those in the farming sector and those prone to climatic change, to develop measures that would enable them to cope with disasters resulting from changes in climatic conditions.

These functions are, however, not mutually exclusive. There are inherent overlaps, conceptually, theoretically and even practically. For instance, a crop diversification programme to assist rural farmers would not only prevent these farmers from falling into poverty (because they would have both food and cash crops) but also enhance their real income while protecting them and their crops in the event of droughts and other adverse natural conditions, such as army worms. Army worms are extremely destructive, but they only attack crops in the grass family. Therefore, in times of army worms, other crops would survive and a household would be able to sell such a crop to fulfil its food needs.

Through the above functions, social protection ultimately reduces poverty. For instance, although based on secondary data, Kaseke (2009; 2010), found valuable contributions of social protection to poverty reduction among some population categories in the SADC. However, the author notes the divergent types and levels of social protection in the region, with some countries having robust and others having rudimentary systems. Kaseke concludes that social protection needed to put greater emphasis on strengthening the livelihoods of the poor. Nevertheless, improving economies is key as it is through revenue from tax that social protection programmes (especially non-contributory transfers) are funded. This also explains the difference between robust and rudimentary systems, depicting good versus poor economies.

However, other scholars argue that social protection goes beyond poverty alleviation. For instance, Chang (2004) argues that social welfare institutions reduce social tensions and enhance the legitimacy of the political system, thereby providing political stability conducive to long-term investment (Mkandawire, 2004:247). Social protection also serves to promote equality through measures aimed at ensuring access to social services, such as education and health care. However, evidence suggests that even where social protection has shown significant ability to reduce poverty, inequality often remains alarmingly high (Lindert *et al.*, 2006, cited in Gentilini, 2009:158). For instance, South Africa with probably the most robust social protection system in the sub-Saharan region had a Gini coefficient of 63.1 compared to Sudan at 35.3 in 2009.⁵ This means that social protection should not be taken as a panacea but should be implemented side by side with other poverty alleviation and social development programmes.

4.7 BENEFITS AND SERVICES

Social protection is generally identified by the type of benefits and services offered aside from the stage of economic development. After examining programmes in Mexico, South Africa and Namibia, Hanlon, Barrientos & Hulme (2010) concluded that the biggest problem for those living below the poverty line was a basic lack of cash. They contend that cash transfer programmes are not only the best solution for the poor but are also affordable and that often recipients use the cash wisely. However, they also point out the problems of targeting and conditions attached to receiving such benefits.

The 'cash dividend', as it has come to be known, is being tried in a number of countries, such as Zambia, Kenya, Ghana, Burkina Faso and Malawi, among others, partly due to its being cheap to administer and widening the recipient's choices. Cash itself is also prone to abuse, however, and therefore its administration should be handled with caution. Additionally, risk, vulnerability and poverty can be resolved not by cash transfers alone but by various complementary mechanisms that relate to their causes. Interestingly, the authors do not mention the negative effects of cash in addition to reducing poverty to the 'basic lack of cash' when poverty can also be understood in

⁵ World Bank website.

terms of deprivation of capabilities (Sen, 1999), in relative terms (Oppenheim & Harker, 1996), in terms of social exclusion (Giddens, 2006) and also in terms of basic needs (Munro, 2008; Streeten, 1981).

Cash can have an adverse effect on inflation going by the simple definition of inflation as the “pervasive and sustained rise in the aggregate level of prices measured by an index of the cost of various goods and services” (Encarta, 2006). This being the case, and if prices continue to rise (and they would ultimately do so), the purchasing power of money is eroded, which would create economic distortions. In effect, it triggers the demand for goods because with more money, people’s purchasing power increases. In the end, the same situation of the poor that was intended to be corrected is worsened through economic deterioration and uncertainty.

As Gabel’s (2012) exploration of the new social protection instruments (including social cash transfer programmes) in developing countries revealed, a system-wide approach to social protection for children that takes into account the multifaceted nature of causes of child vulnerability is more appropriate. Going by this argument, the basic lack of cash, as argued by Hanlon *et al.* (2010), would just be one of the factors exacerbating the vulnerability of children but not the overriding one. Similarly, Adato and Bassett’s (2009) assessment of the potential of cash transfers to protect education, health and nutrition is indicative of the need for various forms of transfers, *not just cash*. They note that investing in social protection for supporting vulnerable children and families in the sub-Saharan region has taken on a new urgency as HIV/AIDS interact with other drivers of poverty to destabilise livelihood systems and safety nets. Given this scenario, the ‘cash dividend’ becomes a backlash as it does not solve the problem of HIV/AIDS, for instance.

4.8 DESIGN AND DELIVERY OF SOCIAL PROTECTION

Well-funded social protection interventions can fail to achieve their intended objectives if they are not properly designed and also if delivery mechanisms are not efficient, or both. According Ellis *et al.* (2008:10), design sets out the proposed model for reaching a particular set of objectives while delivery gives practical effect to the design, including

making changes in order to deal with the problems that the design fails to foresee. Design deals with questions of *why* this intervention in the first place or *why* to this target group or area, *what* to deliver and *who* does what in the implementation process, including *who* the beneficiaries are. It deals with issues of coverage and targeting, as discussed below. Delivery deals with issues of *how often* (frequency), *when* (timeline) and *how* (mode of delivery). Both design and delivery require careful consideration of the uniqueness of context and resource base. It is very important, for instance, to assess the disadvantages, including the dangers of using cash-based or in-kind transfers in a particular area. Some of the dangers of using cash transfers are discussed in Chapter 7.

4.8.1 Targeting in social protection

Targeting is a longstanding concept in social work interventions. The history of social work is that of attempts to systematise charity (Midgley, 1995), arising from the disorganised nature of charitable assistance and consequently perceived duplication of assistance. The early social workers were convinced that not everyone would need assistance and even if they did, they would not be needy forever. For instance, the Elizabethan Poor Law of 1601 made a distinction between the deserving and undeserving (able-bodied) poor, who were perceived to be unwilling to work (Midgley & Conley, 2010:107). The authors argue that as a result of increased demand for social assistance, harsh eligibility conditions were imposed. Therefore, from its infancy, the social work profession has embraced targeting for efficiency and effective use of resources as well as empowerment of its service users.

While social protection provisioning is gaining momentous consensus and uncontested approval among development experts, beneficiary selection remains a longstanding issue in social policy debates. Although there is much consensus on the relativity and extent of poverty among population subgroups, scholars and policy makers from time immemorial have been divided as to whether social benefits and services should be selectively or universally provided. Stated differently, debates linger regarding the allocative mechanisms in social policy interventions. Targeted provisions exist in the public distribution system, housing subsidies, pensions and so on (De Haan, 2007:108).

For instance, the National Pension Scheme Authority in Zambia is targeted only at people in formal employment, while the National Provident Fund is targeted at people in the public service. Similarly, when the social cash transfer was first piloted (targeted) in Kalomo, Zambia, it was targeted only at households headed by the elderly and caring for orphans and vulnerable children (Niño-Zarazúa *et al.*, 2012:167; Ulriksen, 2013:44).

While some would argue that only the neediest ought to be provided for, hence reducing wastage, others argue that targeting or the means-testing process is costly and inefficient, hence the need for universal provisioning. For instance, Mkandawire (2005) argues that policy advice has not learnt from the historical experience with targeting and that more equal societies have tended to lean towards universalism (cited in De Haan, 2007:139). For instance, the United Nations World Food Programme Community and Household Surveillance Fact Sheet for Zambia (2008) on targeting showed that both exclusion and inclusion errors in the food relief programme were not uncommon but these errors varied depending on the time of the year. However, arguments in favour of targeting ignore the cost involved in the targeting process when in fact targeting can constitute a substantial percentage of the programme budget.

Debates on targeting are motivated partly by factors such as ideology, fiscal space and consequently sustainability. Ideologically and hence politically, the rightists would support a temporal service that is targeted at the neediest only while the leftists would support the universal provision of services not only as a right of all citizens but also as an obligation of the state. Conversely, and due to dilution of the two opposing ideological strands resulting in the prominence of the 'middle way', social interventions are increasingly being 'targeted within universalism'. It is argued that universal programmes would engender political support from the middle class, unlike targeted programmes that imply that the better-off have to pay for a programme from which they derive no benefits (De Haan, 2007:131; see also Bender *et al.*, 2013; Graham, 2002). Similarly, Schuring and Gassmann (2013) argue that for the poor to benefit from a targeted programme, a certain degree of leakage need to be tolerated (cited in Bender *et al.*, 2013).

However, if there are meagre resources and the reason for implementing a transfer programme is to cushion the risk, universal transfers would be as good as no transfer at all. This is because by targeting those not in need, especially in cash-based transfers, the increased purchasing power would tend to raise prices for essential commodities, thereby bringing back the poor to their original state when the intention was to uplift them. In this instance, proportional targeting would be a better alternative than universal targeting. Proportional targeting is used here to refer to a system whereby a transfer is provided to all but in varying amounts or quantities according to need or vulnerability. In the short term, it would obviously be expensive to target, but in the longer term, it would reduce wastage and create incentives for the well-off, thereby promoting inclusiveness in society.

Additionally, targeting can be situated within the historical and global political economy of liberalisation. This can be seen from the IMF and the World Bank's attempts to balance the consequences of structural adjustment programmes with proposals to target the most vulnerable groups in the population (Townsend, cited in Mkandawire, 2004:45). According to the author, the argument in favour of targeting then was that even if coverage was poor, large sums of money would be saved if the near-to-poor were no longer subsidised by public funds. However, evidence from the UNDP (1998) suggests that means-tested programmes were associated with inefficiency and high administrative costs (Mkandawire, 2004:46) while acknowledging the strength of universal transfers in the form of social insurance. For instance, the UNDP (1998) report indicates that "moving pensions towards means-tested social assistance programs would push practically all pensioners into poverty" (cited in Townsend, 2000:19) given that social assistance allowances tend to be low.

Targeting was initially a mechanism for reducing expenditure (De Haan, 2007:130), but this need is overshadowed by the high administrative cost involved in the same process and the difficult-to-avoid leakages. Consequently, there are "political and fiscal challenges associated with targeting versus universal provisions" (De Haan, 2007:129). Nonetheless, targeting remains important for monitoring and evaluation purposes.

According to Smith and Subbarao (2003), the recent literature on cash transfers, conditional or unconditional, is explicit about the range of implementation challenges (cited in De Haan, 2007:129), including sustainability. The issue of sustainability arises especially when services are provided universally, especially in poor countries. Nevertheless, the point is that targeting is necessary with planned and successive scale-ups in resource- and administrative-constrained societies, and its advantages need to be evaluated on a contextual basis.

4.8.2 Targeted interventions for children

The issue of targeted interventions for children is also quite challenging. This is partly because most of the interventions (especially targeted ones) have as one of the criteria 'children' either under five years old or attending school or both, which is already a target group – categorical targeting. Additionally, the different circumstances of children in different countries compound the situation. This therefore raises the question of what form the targeted interventions for children would take. Townsend (2004) argues that the United Nations could give attention to the value to be recommended per child and according to age and which governments might allocate partial or full subsidies per child (cited in Mkandawire, 2004:55). Most importantly, would be interventions that promote children's health and nutrition and ensure their education and protecting them against all forms of abuse.

4.8.3 Conditional versus unconditional transfers

Conditional transfers are a proven success, especially on school attendance, for instance Mexico's Progresa and Brazil's Bolsa Escola (De Haan, 2007:129). However, unconditional income transfers have advantages in that they can be implemented and scaled up relatively quickly, have an immediate impact on consumption and are capable of reaching the very poor (Barrientos & Hulme, 2008:322). The authors further argue, based on the Latin American experience that unconditional transfers can be effective both in improving consumption and in facilitating human development objectives, especially when combined with other interventions such as skills training.

4.9 SUMMARY

In summary, social protection has a long history both in developed and developing countries. In spite of the international and regional conventions and treaties, some developing countries have yet to legislate for the provision of social protection. Partly this is due to the different underlying principles of its adoption in each country and consequently the functions that it serves or is intended to serve as well as the types of benefit and service involved. The chapter also discussed the design and delivery mechanisms of social protection and highlighted the challenges and benefits of targeting.

Together with other factors discussed, in the next chapter the focus is on the determinants of social protection, including how legislation or its absence affects the design and ultimately the delivery of social protection benefits and services.

CHAPTER 5

DETERMINANTS OF SOCIAL PROTECTION

5.1 INTRODUCTION

In the previous chapter, an attempt was made to contextualise social protection by situating it in the legislative and institutional frameworks, the approaches and models as well as the functions of social protection in general. The benefits and services as well as the design mechanisms were discussed to the extent possible. In this chapter, the focus is on the determinants of social protection. There are a number of factors that determine the adoption and successful implementation of social protection interventions. Six of them are discussed here: research, history and culture, politics and policies, coordination, the potential of social protection to alleviate poverty and financing mechanisms. Also to be discussed are some cross-cutting issues pertaining to social protection, namely globalisation, risks and vulnerabilities, gender, HIV/AIDS, the rural-urban dichotomy, child protection and disability. Lastly, the challenges and opportunities that pertain to the delivery of social protection services and benefits are discussed. The chapter ends with a summary and an analysis of the knowledge gaps.

5.2 RESEARCH ON SOCIAL PROTECTION

Until recently, the majority of research on social protection has used scoping studies. According to Mays *et al.* (2001), these are studies aimed at

mapping rapidly the key concept (s) underpinning a research area and the main sources and types of evidence available and can be undertaken as stand-alone projects in their own right especially where an area is complex or has not been reviewed comprehensively before (cited in Arksey & O'Malley, 2007:21).

Therefore, these studies are a form of comprehensive literature study (Arksey & O'Malley, 2007) that often heralds subsequent studies. Indeed, social protection has not been studied much yet. This is evidenced by the lack of agreed-upon conceptualisation, models, theories, methods and even findings. Nevertheless, studies on the subject are on the increase and within this scoping context, scholars have used different methods to

investigate social protection systems. Some scholars focus on conceptual reviews and discussion (Brunori & O'Reilly, 2010), concepts, policies and politics (Barrientos & Hulme, 2008), desk reviews (Marcus, Perezniето, Cullen & Jones, 2011), case studies (UNICEF, 2009), cross-region, cross-country comparative methods and longitudinal studies (Ellis *et al.*, 2009) or analytical framework (Zondi, 2009), to mention but a few.

The strengths and weaknesses of these methods are well documented by various authors including Bryman (2008), Creswell (2007; 2009), Mouton (2001) and Yin (2003). For instance, case studies are admirable for their enabling in-depth understanding of a case, the 'wholeness' – this could be a region, a country, a programme or even a person. However, case studies are also criticised for their limitations in generalizability and biasness of the findings (Blaikie, 2009:191; Mouton, 2001:150; Yin, 2003), especially in qualitative studies due to sample size and the challenge of setting boundaries (Creswell, 2007:76). Similarly, comparative methods tend to be expensive and time consuming in addition to the problem of variations in concepts and data being compared (see Alcock & Craig, 2001; Baldock *et al.*, 2007; Clasen, 1999; Hague, 2007) although they enable analysis of issues across cases or countries (Alcock & Craig, 2001). Nonetheless, it is beyond the scope of this dissertation to analyse research methods; its purpose is rather to state the current status of research on social protection.

5.3 HISTORY AND CULTURE

Contrary to financial constraints and the political will that most commentators in the social protection field attribute to determine its adoption, the history and culture of a country play a significant role in shaping the direction and purpose of social protection. While economic level and politics play an undeniable role, they are not the overriding factors. As De Haan (2007:86) observes, social policy (protection) is not directly determined by levels of economic development but is "shaped by national traditions that shape path dependence – of institutions, ideas and practices". A good example is Germany, which was not the richest country after the Second World War but was the first to adopt social insurance programmes (Wilensky *et al.*, 1985). As De Haan

(2007:91) argues, the relatively large welfare states in Europe are partly the result of more homogeneity, for instance France and the Scandinavian countries.

Similarly, nation-building principles were applied by nationalist leaders in Africa immediately after independence. For instance *Ujamaa* in Tanzania (De Haan, 2007:91), *humanism* in Zambia and the *one-Zambia-one nation* slogan aimed at unifying the various ethnic groups. At independence in the case of Zambia, social welfare services were discriminatory against the natives (Noyoo, 2000) and therefore to reduce inequality, the government of the day had to embark on universal provision of social services to address historical injustices (De Haan, 2007:100), even when it may not have been sustainable in the foreseeable future. In South Africa, social protection, which was introduced to prevent whites from “falling into abject poverty”, has become a means to “rectify past inequalities” (Ulriksen, 2013:49). Therefore, history shapes political culture as well as politics. In turn, politics shapes policies, as discussed in the next section.

5.4 POLITICS AND POLICIES

Politics orient policy whether systems are externally or internally financed. This is because the policy-making process is itself a political process involving legislators (politicians) and various other political institutions, such as the state, pressure groups and civil society. In analysing the recent developments and dynamics of social protection in the sub-Saharan region, Niño-Zarazúa *et al.* (2012) identified “three key determinants” for the future dynamics of social protection in the region, namely politics and the policy process, financial viability and institutional capacity.

While acknowledging the importance of social protection in poverty reduction in the region, Niño-Zarazúa *et al.* (2012) are sceptical about the sustainability of the programmes. This is especially in the way in which these often internationally aided and by implication design-influenced social protection programmes have rapidly expanded in the region. The authors conclude that the effectiveness and sustainability of these initiatives depend on ‘getting the politics right’, hopefully including the politics of reducing donor influence in the implementation of social programmes.

Similarly, Barrientos and Hulme (2008) and Niño-Zarazúa *et al.* (2012) emphasise the need for political will by emphasising the need for “getting the politics right”. Taking Zambia as an example, although there is no accurate figure on the cost of especially parliamentary by-elections, there is anecdotal evidence that huge sums of money were spent especially during the Patriotic Front government’s reign. Consequently, if by-elections are to be done away with through legislation (except where death is involved), the money and other resources so saved would go a long way in financing social protection or even developing the constituency where a by-election is supposed to take place. Such legislation is hard to come by politically, however, because oftentimes, the party in power selfishly causes such unnecessary by-elections by luring opposition members to ‘cross the floor’ or defect.

According to Calderisi (2006:57), Africa has “thugs in power”. The author claims that the simplest way in which Africa’s problems could be explained is that “it has never known good government”. According to Calderisi, Africa has experienced more prolonged dictatorship than any other continent (and this is not good for development). These dictators, Calderisi (2006) notes, “spent their entire careers enriching themselves, intimidating political opponents, avoiding all but the merest trappings of democracy, actively frustrating movements towards constitutional rule” and many other vices (including suppressing their people’s freedoms). Similarly, in a book titled *Development as freedom*, Sen (1999) argues that development can be seen as a process of expanding people’s freedoms. The author wonders why civil and political liberties or indeed freedom, which he sees both as a means and an end to the process of development, should be hampered and postponed.

In Zambia, for instance, for decades, in fact even before this author was born, abundant resources have been spent on the constitution-making process. This process has included the Chona Commission of 1972, the Mvunga Commission of 1990, the Mwanakatwe Commission of 1993, the Mun’gomba Commission of 2003 and the most recent Silungwe-led Technical Committee of 2011, yet as late as 2014, the Zambian people were demonstrating for a ‘people-driven constitution’. The most recent snag in this process was in 2014 when the then President Sata (an advocate of a new

constitution while in opposition) insisted that Zambia did not need a new constitution after he himself had constituted a technical committee in November 2011 to draft a constitution less than a month after being sworn in as president: “[W]e have a functional constitution and that is what we are here for” (*Zambian Watchdog*, 2014). A few questions can be asked: Did he not know when constituting this committee that one existed – a controversial one? Did he not know that there were no resources for the process? This is the man who in 2007 criticised the then president for the same constitution-making process and vowed to have one before the 2011 general elections. “The fact is, there will be a new constitution before 2011 whether Levy likes it or not”, he was quoted as saying (Chellah & Mupuchi, 2007) in reference to then president Levy Mwanawasa.

Nonetheless, it is important to note that the majority of scholars on the subject (social protection) are external to the region (Africa), and perhaps that is cause for much scepticism because they may be detached from the reality of African politics. As Morton (1994:1) observes, “It will never be possible for outsiders to know enough [of an area] and that it should not in any case be necessary to do so.” The countries implementing these often donor-initiated social protection programmes are often the first to be sceptical about their financial sustainability and also about their replacing of informal social networks, hence they do not start them in the first place. For instance, according to Gentilini (2009:152), “Ministers of finance in poorest countries did not consider social protection as an economic investment” while the World Bank (2001a) considers them so. By implication, the ministers regard these programmes as unsustainable consumption, hence the reluctance to implement them in the first place. However, no sooner have they dealt with this scepticism by either planning to gradually start the programmes or finding an easy means of sustaining them or closing them down altogether than scholars and donors alike justify their effectiveness in reducing poverty, thereby pressurising the governments to implement these programmes.

Another important issue is that when promoting these social programmes, donors are fully aware of the economic standing of a particular country and that is why they offer resources (aid) in the first place. It is not clear whether they take into account these

poor countries' priorities. As Gentilini (2009:152) argues, understanding the different planning horizons that people (countries) have is key to understanding how choices are made for nutrition, education, agriculture and other domains relevant to poverty reduction and how to design different policies and programmes tailored to different needs. In fact, if these countries were convinced of the sustainability of these programmes, they would not wait for outsiders to initiate them. They would as a matter of national programming plan for them, albeit in a gradual manner. However, as Deacon *et al.* (1997) and Yeats (2001) observe, powerful international interests override national sovereignty (cited in Hall, 2007:160).

Additionally, due to external influence and no local initiative to implement social protection programmes, ownership becomes a challenge. For instance, McCord (2010) observes that governments in sub-Saharan Africa may tolerate donor-funded cash transfer programmes but that does not necessarily imply political ownership, endorsement or any significant financial commitment on their part. McCord (2010) observes, perhaps appropriately, that the most successful cash transfer programmes in the region are those domestically initiated with minimal or no donor support. This therefore explains the social protection malaise characterising the sub-Saharan region, for instance. Zambia in particular has been criticised for a lack of government commitment to social protection generally but especially social cash transfers (Schüring & Lawson-McDowall, 2011:21) although lately, the cash transfer programme has been scaled-up.

Most governments still remember how much under pressure they were to “dismantle public social protection measures in the 1990s” by adopting structural adjustment measures and 10 years or so later facing the opposite pressure to reinstitutionalise those measures (Gentilini, 2009:152) under a different concept. Therefore, these opposing and successive pressures, one would argue, make some reasonable governments to be cautious as they are more privy to sustainability problems than probably scholars and donors alike, especially as relating to the rights-obligations nexus. Therefore, any country that is still reliant on irregular and undemanded-for aid

may not need to embark on comprehensive social protection measures, except those within its means.

5.4.1 Social protection policy frameworks

Literature on social protection tends to suggest the inadequacy of policies to legitimatise and systematise its implementation. In certain cases, social protection policy or policies are non-existent while in others they are mostly determined by donors, especially in aid-dependent countries (Ulriksen, 2013). This would not only reduce ownership of the programme, as argued above, but also cause supervisory and monitoring challenges as the government would be reluctant to ensure implementation of activities that it may be opposed to in the first place.

In still other instances, social protection policy or policies may exist but cater across a range of sectors. For instance, Van Ginneken (1999) with particular reference to India notes that administrative segmentation has been a major cause of lack of focus and thrust in social security policy (cited in Norton *et al.*, 2012:41). The author observes that social security policy in India is found in several ministries, each focusing on a different aspect, thereby creating a major challenge for the government structures in terms of policy development. This is a similar scenario to Zambia where almost five ministries are involved in social protection of some kind but use different policy frameworks and budgets. Combined with the uncoordinated efforts of NGOs and the private sector, coordination of service delivery becomes a challenge, as discussed next.

5.5 COORDINATION OF SERVICE DELIVERY

Related to policy fragmentation is poor coordination among the various role players, resulting in either poor service delivery or possible duplication of assistance. This can partly be attributed to lack of a guiding policy framework. Social protection interventions in Zambia are implemented by many players, including various government ministries and departments, NGOs, civil society organisations and private organisations, among others. If all these players pooled their resources together or systematically demarcated their areas of intervention and competence, the issue of inadequate resources would no longer be a challenge. Comprehensive (and effective) welfare service delivery is more

likely if good networks exist among role players in a community (Green, 2009:39) or country.

To establish an effective coordination mechanism, government is key because it is the main supervisor both at legislation, policy and even implementation levels. As Ellis *et al.* (2009:70) observe, the historical and political dimensions of coordination have a significant bearing on what is achievable and how well coordination works in practice. Generally, government is supposed to take a supervisory and coordinating role among partners in social protection delivery. These important roles are, however, limited by resources, especially in developing countries.

However, coordination has other inherent problems as well. For instance, if service provision is demarcated by region, a service provider in a particular region may have insufficient resources, thereby disadvantaging the recipients. Conversely, a service provider may have vast resources that are not necessarily needed, thereby creating a disincentive for people to work. If the demarcation is by type of service provided, this may even bring about competition among partners about who is better liked in a community due to their resource base. In the end, as Ellis *et al.* (2009:71) note, coordination could potentially aggregate too much power and command over resources in one place. This would ultimately reduce the viability of social protection as a poverty alleviation mechanism.

5.6 THE POTENTIAL OF SOCIAL PROTECTION TO FIGHT POVERTY

Other recent studies have focused on the factors that inspire or hinder social protection adoption (Barrientos & Hulme, 2008) in spite of the abundant evidence that it has the potential to alleviate poverty (Barrientos, 2011; Barrientos & Hulme, 2008). For instance, Barrientos and Hulme (2008) note that there were a number of challenges relating to politics and policies and financing such as design, administrative and sustainability. These challenges are not necessarily unique to this study but are a common trend in most emerging social protection initiatives and studies. This probably means that these challenges are not being addressed or that studies are so focused on the same factors that they overlook others that may be equally crucial. For instance, it

should be possible to recommend that no social protection programme should commence unless certain minimum standards, such as financial sustainability, are met rather than justifying commencement just because social protection has the presumed potential to alleviate poverty. Such caution would in the end enhance the sustainability of social protection interventions.

However, Barrientos, Hulme and Shepherd's (2005) examination of social protection's ability to tackle poverty is quite engaging. It is a view that most international development organisations approve of. For instance, the Asian Development Bank (2001), the ILO (2001) and the World Bank (2001a) all agree on the need for developing countries to strengthen and develop social protection policies and programmes as an urgent response to poverty and vulnerability (cited in Barrientos *et al.*, 2005). They begin by distinguishing transient from chronic poverty, and although they argue that social protection addresses the former, one would argue that it actually addresses both especially since the practical difference between the two is small. As De Haan (2000) argues, social protection focuses on poverty prevention and reduction and on providing support to the poorest (the chronically poor) (cited in Barrientos *et al.*, 2005). The scholars later attest to this view in their conclusion, arguing that "social protection can have an important role in both reducing and preventing chronic poverty", depending on how broadly or narrowly it is defined.

5.6.1 Social protection and growth

Apart from its potential to fight poverty, social protection has the potential to promote growth. However, this relationship rarely receives attention. The notable exceptions are Arjona, Ladaique and Pearson (2003) and Midgley and Tang (2001) as well as Piachaud, (2013). Arjona *et al.* (2003) attempted to examine this relationship based on data from OECD. The authors found that income inequality (which social protection often tries to address) does not affect GDP in anyway. Instead, "the balance of evidence is that more social protection expenditure reduces output although the effect is not large" (Arjona *et al.*, 2003). According to the authors, labour market-related social spending is associated with higher growth than other types of social spending. Although this study was based on Europe, if inferences are made to low income countries, it

would entail that, the cash-based transfers, prominent in these countries may not be good for these countries (at least for growth) since they are not related to labour market interventions.

However, Midgley and Tang (2001:246) argue that retrenching social welfare would impede economic development since the former does not detract but contribute positively to the later. Nevertheless, the authors emphasise investment oriented social expenditure that harnesses economic with social development goals. However, Piachaud (2013:25) argues that, “every scheme has an opportunity cost”. According to the author, social protection can promote growth but can also do the opposite. The author argues that the primary purpose of social protection has been to reduce poverty and promote a just society. Therefore, its promotion of economic growth can only be considered as some positive unintended outcome.

5.7 FINANCING SOCIAL PROTECTION

Although literature is scanty on this aspect, inadequate financial resources are one of the reasons that make countries hesitate or delay the implementation of social protection measures. Drawing evidence from sub-Saharan Africa and Latin America, Barrientos and Niño-Zarazúa (2011) conclude that financing remains the major challenge for implementing social protection for children in developing countries. They contend that this problem would be alleviated by improved fiscal balances that include debt relief, aid and revenues from natural and other local resources. Again, the key message is encouraging local resource mobilisation so as to enhance sustainability.

Similarly, Barrientos (cited in Barrientos & Hulme, 2008:300) and Barrientos and Hulme (2009:449) also note that financing has emerged as a key constraint on the development of social protection. According to Barrientos (2008), sources of funding for social protection include aid from international donors, revenues of national governments, private community and NGO financing as well as household savings and out-of-pocket expenditure (cited in Barrientos & Hulme, 2008). However, in spite of these many sources, financing social protection, especially in the developing countries of the South, still remains a challenge, hence the need for appropriate ‘financing mix’.

This aspect of financing is revisited in the findings in Chapter 7, but for now the focus is on available literature on the various forms of financing social protection and why they are perceived to be effective or ineffective.

As a result of financing challenges, the ownership for social protection activities is a matter of great concern. A number of developing countries are partly reliant on donor funding for their social protection interventions, and this has implications for ownership. Given that the sources of funding are external and projects or programmes are sometimes not part of the mainstream government legislative and policy frameworks, it becomes tempting to conclude that donors do not only fund but also implement social protection programmes in some developing countries. This is evident in countries where government would not institutionalise a programme even after a decade from the time that it was first piloted. Nevertheless, the argument is that the source of funding not only influences policy direction and government priorities, including target groups, but also threatens the sustainability of such externally aided interventions.

There is a link between revenue source and social protection spending (Ulriksen, 2013). According to Ulriksen, aid-dependent countries' social protection policy is mostly determined by donors and this causes them to have more influence. In other words, donors would want to spend their money on their own priorities, not on government or local priorities, and they would like to see immediate results in order to justify aid flows. For example, in Zambia, donors have promoted social protection (especially cash transfer) pilot schemes that support the vulnerable groups (Ulriksen, 2013:47), thereby taking a leading role in social protection programming. One better way of understanding this scenario is in the policy-making process, which has many self-interested players who exert different types and extents of influence. This can further be explained by the concept of self-interest popularised by renowned community organiser Saul Alinsky. According to Alinsky (1969), people will participate in something if they think that there are benefits for themselves (cited in Stall & Stoecker, 1998:9).

5.8 SOURCES OF FUNDING FOR SOCIAL PROTECTION

Social protection is characterised by various sources of funding in different countries but predominantly external sources. For the purpose of this study, the sources of funding were categorised as aid, national government revenues, private communities, NGOs, household savings and informal networks. This is because these are the most common in the country of the study.

5.8.1 Aid

“Overseas aid doesn’t work and we can’t afford it” (Ashcroft, 2012). Lord Ashcroft, a life peer in the British House of Lords, to Justine Greening, who had just been appointed as the new International Development Secretary for the United Kingdom. Aid, or ‘Western generosity’ as it is sometimes called, is the major source of financing for social protection in most developing countries. It is a form of transfer from the rich to the poor countries and can be cash or in-kind transfers, including food and other forms of humanitarian or development assistance. Historically aid has also been used to supplement budgets for poor countries, and in some instances it has produced good results, especially relating to infrastructure and human development. International aid actually plays an important role in supporting the introduction of transfer programmes in low-income countries (Barrientos & Niño-Zarazúa, 2011:608), such as Zambia. Given the positive support for social protection globally, donors are encouraged to support it, especially when it is meant for children and other vulnerable groups. However, whether it comes from national or international donors, aid comes with conditions and shortcomings, as discussed later in this chapter and Chapter 7.

One of the scholars on aid, Morton (1996:1), observes that despite three decades of ever-increasing aid, “Africa is no better off now than it was at independence.” Indeed, it is difficult to point out one country that moved out of poverty or developed from aid, not even in the West. Even in the developing countries (both low and medium income) that have advanced social protection systems, three quarters if not all of the funding is locally mobilised, not donor aided. As Barrientos and Hulme (2009) observe, effective and successful and by extension sustainable implementation of social protection programmes needs to be domestically financed. According to Calderisi (2006:155),

“Helping other nations successfully can be like looking for pearls in a murky sea.” In fact, it would appear to be a coincidence that most aid destinations are often poverty and conflict laden; examples include Chad, the Democratic Republic of the Congo, Sudan, Somalia and the Central African Republic, to mention but a few. The problem lies not with the techniques of aid giving, nor with the fact that individual practitioners do not do it properly, but rather with the concept of aid itself (Morton, 1996:3).

Additionally, aid has been criticised as not being suitable for social protection activities, which tend to be successful in the medium to long term, given that aid is often short term (Barrientos, cited in Barrientos & Hulme, 2008); see also De Haan, 2007; Moyo, 2009; Riddell, 2007; Ulriksen, 2013). However, aid is important, depending on how it is given, how it is used and the conditions thereof. One way of making aid effective would be through debt relief campaigns. The donors can advocate for debt relief in resource-constrained countries, donate towards debt relief or even cancel debts owed to them by developing countries if the intention of aid is to alleviate poverty in these countries. By so doing, the low-income countries would focus their resources on social protection by possibly making this a condition. Additionally, the donor community could concentrate on technical aid rather than material aid, as some in Zambia are already doing.

The other dilemma with aid is that it focuses on ‘what is available and not what is required’. Aid also tends to be provided even when not requested, and it has justification for continuity both in failed and successful projects. The progress of a project is justification and evidence of its efficiency and impact and therefore a case for its expansion; lack of progress is evidence that the dosage of aid has been insufficient and therefore must be increased (Hancock, 2001). According to Hancock, aid is like champagne: in success you deserve it, in failure, you need it. In spite of the shortcomings of aid, developing countries seem to have financing options that can help to avoid needing aid, including local resource mobilisation through taxation. For instance, Ulriksen (2013:41) observes that revenue from natural resources appear to offer a convenient opportunity to minimise donor influence. Therefore, poor countries can minimise dependence on aid by diversifying their tax bases and prioritising expenditure. Given the massive criticisms about aid, the case for its continued flow,

especially in Africa, would lead to the conclusion that perhaps there is more to it than the need to support vulnerable people. Local resource mobilisation, discussed next, seems to be the best option for social protection in developing countries.

5.8.2 National government revenues

Apart from aid, revenues for social protection are generally raised by government through taxation, trade and revenue from natural resources. Domestic resource mobilisation is the central pillar of financing for development (Harris, 2013) as well as poverty alleviation and probably the most sustainable of all. Therefore, it all depends on a government's trade and tax diversification. The more the government diversifies in taxation, the more revenues are likely to be collected and used on social protection interventions. However, revenues from natural resources appear to offer a convenient opportunity to minimise donor influence (Ulriksen, 2013:41) through aid. Paradoxically, some developing countries have been reluctant to appropriately tax mining companies, preferring instead to introduce self-exploitative measures such as tax holidays and heavy taxes on citizens' earnings.

In Zambia, for instance, the issue of windfall tax has been debated for years and the subsequent government (Patriotic Front), which was so vocal about it while in opposition, shelved it after coming into power. Whenever the government tries to take a step towards increasing taxes to the mines, the mining companies threaten to pull out and this unsettles the government, given that these companies generally employ a large number of people. So in some way, the mining companies believe that although they pay little tax (proportionally to revenue), they still contribute to government revenue by employing people who pay different types and levels of tax and the discretionary 'social responsibility'. This somehow explains the shortcomings of windfall tax because it relies more on (morals) profit declarations by companies, which can be done or not done and are difficult to prove.

The government can also raise social protection resources through borrowing. Given the current perception of social protection in some quarters (as consumption) in resource-constrained countries, however, it becomes a bit of a challenge to borrow for

investment, let alone consumption. This is especially so if a country is already facing challenges of debt servicing. Therefore, diversifying taxation, including especially 'underserved wealth or income', would be more appropriate and sustainable than borrowing for social protection.

5.8.3 Private communities

This type of funding comes in several forms. It can be from business entities through social responsibility, or it could be from private individuals wanting to help a particular person, group or community. Again, it is not a reliable source of financing social protection given the spontaneity of generosity.

5.8.4 Nongovernmental organisations

NGOs, both local and international, have been increasing both in number and in the scope of their activities, especially in the developing countries of the South. They have been participating in both humanitarian and developmental programmes. However, NGOs cannot be regarded as sources of finance for social protection in the strictest sense, given that they are not in the income-generating business and are also often funded by donors. However, they are major players in social protection provision, and they tend to be channels through which the donor community prefers to release its aid. The World Bank (2011) estimates that more than 15% of foreign aid is channelled through NGOs (Gabel, 2012:541). Therefore, in this context, NGOs become both players in social protection interventions and sources of finance in developing countries.

5.8.5 Household savings

In times of economic prosperity, a person or household can produce food, raise income, effect savings, and build and acquire assets (financial, social and land) that can be disposed of during times of crisis. This is the context in which household savings become a source of social protection financing. However, in times of crisis, household savings become extremely limited, especially among households that do not generate earnings. Therefore, this source of social protection financing depends on an environment conducive to enabling people to generate earnings in the first place; as such, it is not a standalone source. Overall, sources of financing for social protection

differ in different countries, but the main ones are government revenue, aid, NGOs and household savings.

5.9 ROSS-CUTTING ISSUES IN SOCIAL PROTECTION

There are a number of cross-cutting issues in social protection delivery. Critical among these are globalisation, risks and vulnerabilities, gender, HIV/AIDS and the rural-urban dichotomy.

5.9.1 Globalisation and social protection

The globalisation of social policy has not spared social protection, given that the latter is an aspect of the former. Social protection interventions are in many ways products of globalisation through diffusion processes. Globalisation brings challenges to social protection as much as it brings opportunities. Although there are some who would argue that the spread of social protection is as a result of its proven ability to attenuate vulnerability and poverty, others attribute it to globalisation. Rodrik (1997; 2001) argues that the effects of globalisation and rapid economic transformations are the most important (in bringing about social protection) as they raise the demand for social protection (cited in Barrientos & Hulme, 2009:442). It is mainly spread through and by international relief and development assistance organisations, NGOs and other agents. Nonetheless, globalisation is both positive and negative. It is positive in the sense that it facilitates trade and the transfer of information technology and communications as well as social policy interventions, such as social protection. However, it is also negative in that it is, for instance, said to erode national sovereignty (Hall & Midgley, 2004:23) and to spread risks and vulnerabilities, discussed next.

5.9.2 Risks and vulnerabilities and social protection

As has been pointed out in Chapter 1, social protection is said to be some response to individual and household or even community risks (current or foreseeable) and vulnerabilities. Households in developing countries are exposed to high risks with important consequences for their welfare (Barrientos & Hulme, 2008:47). Droughts or floods, for instance, are high risks for hunger and consequently poverty. Many of the risks experienced by developing countries, such as droughts, floods, illness, HIV/AIDS,

crime and their consequences, are beyond the abilities of the poor to cope with and manage; hence, they are legitimate factors for public social protection consideration.

There are various types and causes of risks, and these may vary according to age and gender. Although risks generally differ between the rural and urban poor, both of these groups tend to be affected by food security, whose causes may again vary but with similar consequences. Dealing or coping with risks can be done at individual, household, community, regional or country level, but it is the limited range of coping strategies of those living in poverty, especially in developing countries (Barrientos & Hulme, 2008:48), that necessitates social protection interventions from the state and the global community, especially in the case of covariate risk(s). These are risks affecting large numbers (for instance a whole community or region), such as HIV/AIDS or famine. Even worse are the 'bunching risks', whereby an individual, household or community is affected by multiple shocks (Barrientos & Hulme, 2008:50). While the rich are able to insure themselves against such risks, the poor would have to rely on limited coping mechanisms, especially in that insurance companies are often unwilling to insure the poor and those in the informal sector.

5.9.3 Gender and social protection

Gender is another of the cross-cutting issues in social protection and international development. There is a close relationship between gender and poverty and vulnerability and ultimately social protection. Although there is limited reflection on this relationship in social protection policies and programme design (Holmes & Jones, 2010), some scholars have tried to analyse how social protection takes into account the different social groups in society, especially its integration of gender. For instance, the Community Agency for Social Enquiry (CASE) (2000) found that most primary caregivers (99%) were women. Consequently, most recipients of social protection benefits tend to be women, either on their own behalf or on behalf of children under their care. This explains their situation of often living in greater poverty compared to men. Nevertheless, much as such a statistic identifies which social group is more vulnerable in society, it also signifies that targeting mechanisms are not flawed as they focus on the right category.

Additionally, women tend to be the majority of caregivers, especially to orphans and vulnerable children and even chronically ill people. They also dominate informal sector employment in the developing world, including overrepresentation in the lowest-paid segments and earning less on average than men in most segments (Chen, 2008). All these have a bearing on social protection programming and outcomes.

Similarly, Erasmus, Gouws and Van der Merwe (2009:21) observe that gender relations cannot be understood as separate from the state, politics and policy: states influence gender relations and are in turn influenced by gender relations. In the case of sub-Saharan Africa, gender imbalances are historically rooted in both colonial rule and tradition and culture (Kraus, 2007) and continue to influence the design of social protection programmes (cited in Kpessa & Beland, 2013:335) and other vulnerability-related interventions.

Another notable contribution to literature on gender and social protection is by Sabates-Wheeler and Roelen (2011). These scholars note that there are certain specific vulnerabilities of children and their carers (mostly women), which include physical and biological needs, a dependency relationship and institutional disadvantage. The authors argue that all of these have practical implications for the design and implementation of social protection, hence the need for multidimensional responses that cut across the spectrum of wellbeing. Similarly, Patel, Hochfeld and Moodley (2013) found that while the child grant in South Africa was improving child wellbeing and empowering women, it needed to be integrated with other public programmes, especially those focusing on gender equality for women. The authors note that women still bear the greatest care responsibilities compared to men and that this reduces their participation in income-earning activities outside the home.

Women especially in developing countries dominate the group most likely to be without social security, mainly due to their nonparticipation in formal employment where social security is mainly focused. Although there has been some positive changes in terms of women's labour force participation, Standing (1999) argues that this participation has been feminised both in terms of composition and conditions of service.

If the evidence of the neat relationship between gender and poverty and vulnerability is accepted, it would follow that social protection programming first and foremost would focus on the gender aspects of vulnerability. Jones and Holmes (2011:46), however, note that this link is profoundly missing. According to them, gender relations are either neglected or relegated to a secondary concern, thereby rendering social protection programmes and policies ineffective. The authors argue that where social protection initiatives have sought to include gender dimensions, they have generally reinforced traditional gender roles by targeting women in their capacities as mothers only. Therefore, to reverse this trend, there is a need for cultural change as well as political support for gender-sensitive social protection systems.

In assessing the impact of divorce on women's insurance, Lavelle and Smock (2012) found that roughly 115 000 American women lost private health insurance annually in the months following divorce and that roughly nearly 65 000 of these women became uninsured. The loss of insurance these authors observed was not just a short-term disruption but one that remained for more than two years after divorce, thereby compounding the documented health declines following divorce. Although a comparative study of their men counterparts would be important to see whether the same effect could be observed on men, it is important to understand the gender implications of this scenario for social protection. Ultimately, it would suggest that to avoid suffering such insurance losses, women should remain in marriage when the cause for divorce could actually be gender related, for instance abuse. This goes to show how social structures in society tend to disadvantage women when in fact their welfare has an important implication for the welfare of children and everyone else in the household, hence the need for social protection measures that are gender sensitive.

However, specific targeting of social protection interventions to women may have other debilitating effects. Such support aimed at empowering women can inadvertently have the effect of overburdening them with additional responsibilities (Barrientos & Hulme, 2008:157) when they already bear the greatest care responsibility, especially for children and the ill. For example, in Zambia, when the food distribution committees were predominantly headed by women, it made women work even more than they used to as

they had to multitask: being at the distribution centre much of the time as well as being required to do household chores at home. Nevertheless, the point is that social protection needs to comprehensively and explicitly take into account the gendered aspects of poverty and vulnerability in its policies and practices if they are to be effective.

Finally, even if gender-related needs and vulnerabilities are addressed by the social protection system, they are likely to be ineffective if they do not extend to the needs and vulnerabilities of children. Sabates-Wheeler and Roelen (2011) analyse the gender- and child-focused social protection system by identifying vulnerabilities that affect children and their carers. They identify age- and gender-related needs as well as vulnerabilities that affect both children and their carers, and these are physical/biological, dependency-related and institutionalised disadvantages, such as gender, ethnicity and religion (Kabeer, 2005, cited in Sabates-Wheeler & Roelen, 2011). According to Sabates-Wheeler and Roelen (2011), there is a need for a child-sensitive social protection system that takes into account the interrelated and interdependent nature of children and their carers' needs and vulnerabilities.

In summary, gender has for a long time now being a missing link in most social interventions, not just social protection. However, this trend is slowly being addressed in terms of research, policy and practice but much still needs to be done. This is especially because social protection is a response to poverty and vulnerability that affect women more than men when the former are the main caregivers for most vulnerable groups. Although this study was focused on children, it cannot be divorced from gender due to children's dependence on their carers (who are mostly women) and the interrelated nature of the needs and vulnerabilities of these two groups.

5.9.4 HIV/AIDS and social protection

Like gender, HIV/AIDS is a cross-cutting issue and a major factor in poverty and international development studies. It is a source of vulnerability, especially among children, hence the need for social protection measures to include affected households. The vulnerability comes as a result of reduced productivity either due to illness or time

and other resources spent on caring for the ill. However, what remains contested is whether such persons and households should be specifically targeted for social protection interventions due to their condition and whether there should be special interventions for affected persons and households. On the one hand, such explicit targeting would be not only discriminatory but also stigmatising to the beneficiaries. On the other hand, such interventions cannot afford to omit such vulnerable groups.

According to Slater (2008), HIV/AIDS also has implications for food security (cited in Barrientos & Hulme, 2008:146), especially in rural areas. This is because poor rural households rely on labour-intensive methods to produce food. Given that HIV/AIDS affects the most productive age group of 15–49 years (UNICEF, 2012a), food production would be affected especially in that other family members would also spend a great deal of time nursing a household member. Slater (2008) observes that affected households tend to experience diminishing assets over time and that HIV/AIDS increases vulnerability to shocks and risk (cited in Barrientos & Hulme, 2008). However, there is a danger of linking HIV/AIDS to everything. While in terms of effects this is unavoidable, infection may not be attributable to certain factors without raising questions. For instance, Gillespie and Haddad (2002) assert that “infection is highest among people with poor diets” (cited in Barrientos & Hulme, 2008:147). Unless combined with other causes, it becomes difficult to understand how a poor diet can lead to HIV/AIDS infection. At least it would be understandable to argue that the effect of HIV/AIDS is more pronounced among people with poor diets since any illness would have more opportunity in a nutritionally deficient person.

HIV/AIDS causes orphanhood, it causes female-headed and child-headed households, and in general it incapacitates households. All of these are crucial factors for social protection-targeted interventions as they collectively constitute vulnerability and characterise poverty. UNICEF (2012a:103) indicates that there are about 153 000 orphans in the world, 57 600 of which are found in Africa and 1 300 in Zambia. Many orphans and vulnerable children drop out of school because there is no money to pay for their school fees, uniforms and books (Barrientos & Hulme, 2008:147). They argue

that this is due to the high opportunity cost of lost labour in agriculture or in domestic work, including caring for the sick.

Additionally, women tend to be the majority of caregivers for HIV/AIDS patients as well as for children orphaned by HIV/AIDS and other deaths. This is because men tend to die before women', thereby increasing the number of (widows as well as) female-headed households (Barrientos & Hulme, 2008:147). Therefore, there exists a neat relationship between gender, HIV/AIDS and poverty, hence the need to design social protection interventions around these issues. However, to avoid further discriminating against and stigmatising those infected, it would not be good practice to specifically target them for social protection intervention. This is so especially because some of the effects of HIV/AIDS are the same as those of other diseases, such as cancer. For instance, a child orphaned due to HIV/AIDS will have the same problems and needs as one orphaned by other causes. And as Farrington *et al.* (2003) observe, operating a large number of discrete social protection programmes is economically inefficient (cited in Barrientos & Hulme, 2008:156).

5.9.5 The rural-urban dichotomy and social protection

A number of surveys in Zambia, namely the Living Conditions Monitoring Survey (2006; 2010); Census (2010); and Vulnerability Assessments (2006) have established that there is more poverty in rural areas than in urban areas. The only known exception is in Latin America and the Caribbean where poverty is more predominant in urban than in rural areas (Barrientos & Hulme, 2008:49). However, the authors also report an even more unique finding by Tesliuc and Lindert (2002) in Guatemala where poverty incidences in rural areas are not different from those in urban areas. Nonetheless, Barrientos and Hulme (2008), note that Guatemala is one of the most rural economies in Latin America. Perhaps another plausible explanation would be that the rural-urban divide is not yet pronounced in Guatemala and therefore dualism does not apply.

Given this existing divide, one would conclude that risks and vulnerabilities are also different in the two types of community, thereby needing different designs and types of social protection intervention. It could also be that although similar risks, for example

floods, affect both areas at the same time, their impact on livelihoods would be more severe in one area than the other. For example, in Zambia, while both rural and urban areas would experience a drought, the effects would be more severe for rural people's livelihoods due to destruction of the crops on which those communities rely, both for consumption and income.

Similarly, decisions about interventions would tend to vary by region. For instance, given the remoteness of rural areas and the often unavailability of banking facilities, cash-based transfers may not be the most appropriate for rural poverty but may be more appropriate for urban poverty. In any case, after giving cash to the beneficiaries, they may have to use part of it for transport to urban areas where food and other commodities are found. Consequently, food and other in-kind transfers would be more appropriate for rural areas, given that they would not make beneficiaries incur additional expenses, such as transportation. Urban areas, in fact, offer various alternatives in terms of deciding on types of transfer because of being easily accessible to sources of services. However, according to De Haan (2007:105), there is also dualism within the urban setting in terms of formal and informal sectors, with the former having access to social protection while the latter does not, except for informal social protection arrangements in some cases. This therefore makes a case for comprehensive social protection coverage beyond the rural-urban divide.

5.10 CHILD PROTECTION AND SOCIAL PROTECTION

Child protection has been defined by UNICEF as “preventing and responding to violence, exploitation and abuse” (UNICEF, 2008:vi). Throughout this dissertation, child protection is viewed as an aspect of (though by no means a substitute for) social protection. Article 25(2) of the Universal Declaration of Human Rights entitles “all children to care and social protection” (United Nations, 1948). Moreover, focusing social protection and other benefits and services on children is probably the most effective way of tackling poverty (Piachaud, 2013). This is because social protection can also serve to promote child protection as well as combating child poverty and vulnerability. Child protection can be implemented alongside family support because problems that affect the family also affect the child, and vice versa.

There is growing recognition that family support and child protection can complement each other (Devaney & Smith, 2010; Jones & Holmes, 2011; Patel *et al.*, 2013; Sabates-Wheeler & Roelen, 2011; UNICEF, 2009). To this extent, it can be claimed that social protection, especially through family social support, is a *de facto* mechanism for child protection social welfare work. This, however, should not entail a relegation of child protection to the secondary with a view that through social protection, children will anyway be protected or will receive benefits or will have their needs met through the multiplier effects of interventions targeted at their families or carers. Therefore, although an integration of family support and child protection in a mutually supportive manner is important, it is also important to have child-specific social protection that does not rely on the side effects or consequences of other interventions. UNICEF (2012b:3) pushed this agenda further by advocating for a child-sensitive social protection system that addressed the age and different other vulnerabilities of children while also taking into account the needs and vulnerabilities of their carers and communities.

While family support would be important in ensuring that every child in the family is accorded the necessary care and fulfilment of his or her needs, it is important to recognise the unique needs of each child while at the same time avoiding the danger of stigmatising some children within a family. According to Devaney and Smith (2010:104), a family support approach is characterised by a partnership and client-led orientation whereby child welfare would be viewed in the context of social or psychological difficulties being experienced by families. The authors define child protection as generally focusing on assessing risk or harm to a child and/or investigating incidents of abuse or harm. From these definitions, it is clear that family support is an integrated approach to social work that includes child welfare protection but is no substitute for child protection.

5.11 DISABILITY AND SOCIAL PROTECTION

Disability has natural as well as artificial causes. Natural causes can be understood as relating to those disabilities that people are born with and that are also the result of natural occurrences while artificial causes are those that occur to a person who was born without a disability. The Convention on the Rights of Persons with Disabilities

(CRPD) defines disabled people as “including those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others”. According to the World Health Organization’s International Classification of Functioning, Disability and Health (2002:10), disability involves impairments, activity limitations and participation restrictions. However, the medical and the social models (Gooding & Marriot, 2009), respectively, are the most commonly used to define disability. Practically, however, disabilities of a social nature are often unnoticed, especially among people in the higher social classes. Therefore, ‘physical disability’ is the most popular term to refer to people with impairments or participation limitations or alternatively the term ‘differently abled’, as commonly used by some disabled persons.

Nonetheless, disability can be understood as any short- or long-term aspect of a person’s physical, social, psychological or even cultural condition that precludes the person from performing functions that he or she would otherwise perform in society. This definition takes into account issues such as accidents; for example, breaking one’s leg could have temporary, long-term or even permanent effects. The leg could get back to normal within a short time, it could get back to normal but after a very long time or it could be amputated, thereby causing the person to become permanently disabled, a condition that he or she did not experience before. The definition also takes into account social disability, that is, social limitations or impairments, and this is perhaps the most unnoticed form of disability and actually close to deviance.

Social disability is especially important to social work practice and social development, especially with the latter’s wider scope, focusing on poverty and deprivation and seeking to promote progressive change (Hall & Midgley, 2004:206) by combining the social and economic aspects of development. And although this is debatable, old age could be referred to as a disability and for that matter a universal one as it impairs one’s functioning after some time, hence the need for social assistance during old age. It could perhaps explain why the oldest age group (46–65 years) in Zambia makes up 41% of working-age persons with disabilities compared to only 18% for persons without disabilities (Mitra, Posarac & Vick, 2011:140); this is because people may become

disabled with age. It is, however, beyond the scope of this dissertation to categorise disability. Nonetheless, it is appropriate to respond to disabled people's specific needs and/or problems, including determining the status and severity of disability, hopefully without causing further discrimination.

Like children, people with disabilities are among the most vulnerable and deserving recipients of social protection benefits and services. The situation is even worse for disabled children as they face the combined disadvantages of disability and childhood, making them dependent on a carer. According to the World Health Organization and the World Bank (2011b), people with disabilities represent between 10 and 15% of the world's population and are among the poorest and most socially and economically marginalised subpopulations (Palmer, 2013). According to the United Nations (1990; 2008), "They are the world's largest minority."

According to the United Nations (1990), 80% of disabled people live in developing countries. This raises the question of whether poverty characteristic of most developing countries may be an independent variable for disability, given that the relationship does exist. If the relationship is two-sided (that is, both can cause each other), the statistics are justified, but if it is one-sided (that is, disability causes poverty), other explanatory variables are necessary. The marginalisation of disabled people has cultural, biological and many other backgrounds. According to Kett *et al.* (2009), disability is seen as a specialist area of health representing a small subpopulation (cited in Palmer, 2013:140). Palmer further observes that the effectiveness of social protection programmes for people with disabilities in developing countries has not been comprehensively reviewed.

There are various reasons that cause people with disabilities to be among the most worthy recipients of social protection. The limitations to their effective participation in societal activities, such as physical or office work, mean that they cannot adequately meet their basic needs. As Palmer (2012) observes, they are characterised by possessing low human capital, such as limited educational attainment, resulting in reduced earnings capacity. According to Palmer (2012), they are also subject to disability-related expenses, such as specialised health care, special equipment, special dietary and travel requirements, and adaptation to housing, which exacerbates poverty.

For example, in addition to requiring a special type of accommodation, a disabled student would also need transport to and from classrooms and offices, thereby increasing the expense of his or her education.

Additionally, Narayan, Patel, Schafft, Rademacher and Koch-Schulte (2000) note that in countries with strong informal networks where access to certain services is more based on social interaction and support, people with disabilities are likely to be limited due to social discrimination or inability to participate due to, for example, being deaf or having no sight, hence being socially excluded. Therefore, although literature is a bit scarce on the genetic transmission of disability, it seems that children from disabled-headed households are more likely to experience intergenerational poverty due to the caregiver's inability to send them to school, for instance due to poor or no earnings. In other words, disability-related disadvantages or the consequences thereof are more likely to be passed on to subsequent generations. Therefore, combined with childhood, the case for disabled people's need for social protection is even strengthened further.

The international CRPD recognises disability as a human rights issue (United Nations, 2008), hence the need for social protection for disabled persons. The CRPD was adopted in 2006 with the purpose of protecting, promoting and ensuring the "full and equal enjoyment of all human rights and fundamental freedoms by all persons with disabilities and to promote respect for their inherent dignity including those who require more intensive support" (CRPD, Article 28). The convention further requires state parties to ensure that all policies and programmes are inclusive of and accessible to persons with disabilities. Zambia has been a signatory to the International CPWD since 2008 and ratified it in February 2010. Consequently, the government of Zambia enacted the Persons with Disabilities Act Cap 6 of 2012 as a further commitment "to respect and uphold the rights and dignity of persons with disabilities". According to Mitra *et al.* (2011:140), disability prevalence among the working-age individuals in Zambia is 8.5% and higher in rural areas and among women.

Additionally, Article 25 of the Universal Declaration of Human Rights commits member states of the United Nations to securing a minimum livelihood for their citizens. Therefore, the provision of social protection to people with disabilities takes both needs

and rights approaches to social protection, as discussed in Chapter 1. These people are needy because of their vulnerability situation but also have the right to social protection due to local and international law. However, as Rohweder (2014:2) argues, there is a need for complementary programmes such as rehabilitation, inclusive education, adaptation to the built environment, vocational training services and the enactment and enforcement of disability legislation to create an enabling environment for people with disabilities. This would not only reduce their dependence on social protection but would also create inclusiveness in society for them as ‘differently abled’ citizens. For instance, in Zambia, although there is no programme specifically targeted at disabled people, evaluations of the existing programmes (both the PWAS and cash transfer) reveal that they have been included (Rohweder, 2014:6).

5.12 CHALLENGES AND OPPORTUNITIES

Barrientos and Hulme (2008) identify politics and financial resources as the major challenges for social protection provision in developing countries. Given that these two factors are closely connected, it is important to identify the independent variable as this would clearly point out the major cause of this malaise. For instance, if a country has inadequate resources, the absence of social protection measures may have nothing to do with politics. Even with resources, though, there may be competing priorities and other means of fighting poverty. Nonetheless, it takes politics not only to make such allocation decisions but also to mobilise resources in the first place.

Aside from financial resources being inadequate in most cases, in some countries social protection programmes span ministries and therefore determining expenditure becomes a challenge. Social protection programmes in education, health or social welfare may be found in different ministries, as is the case in Zambia, and may be linked to different other programmes. Therefore, determining expenditure and mobilising resources in such interwoven programmes and where there is both internal and external funding becomes problematic. Weigand and Grosh (2008) attempted to quantify spending on non-contributory transfers to the poor or vulnerable in 87 developing and transitional countries and concluded that the majority of the funding came from international aid (cited in Gabel, 2012:539). Again, international aid can easily be quantified, unlike

various budget lines in different government ministries. In Zambia, for instance, the assessment to determine eligibility for education bursaries for vulnerable students in higher education institutions is done by the Department of Social Welfare while the funding source is the Ministry of Finance, through the Ministry of Education.

Similarly, Prasad and Gerecke (2010) found that there were wide variations in spending on social protection across countries. They found that African and Asian countries were the lowest in expenditure at around 1% of their GDP while countries belonging to the Organisation for Economic Co-operation and Development were the highest at around 14% of their GDP (*ibid*). Again, this may explain ability, not willingness to spend, and it presents a deficiency inherent in comparative studies, which includes differences among countries being compared, the problem of empirical comparability and theoretical overgeneralisation, to mention just a few.

5.12.1 Challenges

Many scholars have pointed out numerous challenges that relate to social protection in developing countries, particularly Africa. Writing specifically on sub-Saharan Africa, Chitonge (2012) argues that the region still remains constrained by lack of political commitment and by policies that try to replicate the social welfare regimes of developed countries. While social policy initiatives derive in part from the outcome of processes of imitation (Khoo, 2004:14; Wilensky *et al.*, 1985), the stage of development is very important in this process. Imitating too-advanced systems would not help the developing countries to solve their peculiar but poverty-related problems. Instead, developing countries would do well to adapt progressive interventions that solve country- or region-specific problems.

Aid and donor involvement in social protection is a serious yet less recognised challenge. As discussed earlier in this chapter and in Chapter 7, there are a number of factors that make aid not suitable for serious and long-term social protection intervention. First is its unpredictability and short-term nature (De Haan, 2007:104), which make it appear to be more of an experiment than a project that would eventually be taken up by a specific government. For instance, donors in a certain Zambian project

wanted to see results within three months of starting a ‘pass-on-the-gift’ goat project targeted at vulnerable but viable households without taking into account the gestation period of goats. If the gestation period of a goat is approximately 150 days, which is about five months, it is difficult to understand how such a project could be expected to yield results in less than a gestation period. In any case, not all goats would immediately produce kids that could be passed on. Such a project would require a minimum of six months to achieve first results, although monitoring is vital from the outset. But even then, the six months would ideally be for the first breeding period.

The second is the issue of always wanting to start new projects. If indeed aid or donations mean well, they would be used to support any similar project that deals with vulnerable groups, for instance. It is the issue of starting new projects that often causes duplication of assistance to the same individuals or households. A rational vulnerable person would generally want to be associated with something new, even when it is short term. Therefore, there should be something indecorous with aid or its conditionalities as it does not seem to change anything in the recipient countries. Ostensibly, the Zambian government has been reluctant to scale up the social cash transfer project in the previous regime to the national level (Devereux & White, 2010). Perhaps subsequent studies need to focus on comparing the success versus failure of donor-aided versus non-donor-aided projects. As the evidence from Lesotho and Zambia suggests (Ulriksen, 2013), indigenous or locally initiated and funded programmes have more chances of success than externally initiated and donor-funded ones. If this is the case, it would help to let social protection programmes develop with indigenous but sustainable solutions and resources to solve the poverty conundrum.

Aid sometimes seems to serve purposes far removed from serving the needs of vulnerable people. It is becoming more important to frame interventions along study designs than the other way round. In a certain study in Zambia, for instance (Seidenfeld, Prencipe & Handa, 2012:8), communities were randomly assigned to either the treatment condition to start the programme at the end of 2011 or to the delayed control condition to start the programme at the end of 2014. Although the authors claim that “the MCDSS decided to implement a randomly assigned delayed control group because

it did not have sufficient resources or capacity to deliver the programme to all eligible households immediately”, the study was focused on the benefits of randomisation, and therefore implementation had to be tailored around the study methodology.

In the sub-Saharan region, the majority of the population live in extreme poverty, with low-quality employment, low levels of access to social services, a high prevalence of HIV/AIDS in some countries and the absence of interventions to support vulnerable groups (Chitonge, 2012:323). Because of these factors, expanding coverage remains a huge challenge compounded by the 2008/2009 financial crisis, thereby restricting most programmes to the pilot stage or even abandoning them.

Coordination is another challenge that impacts negatively on social protection delivery. Ellis *et al.* (2009), for instance, found that generally most forms of social transfer in Africa were poorly coordinated, fell short of cost-effectiveness, were ambiguous and sometimes had conflicting objectives with intermittent government funding, even when such funding was clearly contained in national budgets. Although this raises the issue of political will, it can partly be attributed to the embryonic nature and multiplicity of social protection programmes and providers that include the private, public and voluntary sectors. Coordination among these sectors is very important to avoid duplication of services and reduce wastage and even improve effectiveness. Additionally, there tend to be emergencies that may warrant the diversion of a budget allocated to cash transfer, for instance. Also worth noting from Ellis *et al.*'s (2009) conclusion is that most of the countries that they surveyed were still piloting those programmes and therefore, those bottle-necks would somehow be justifiable. Nonetheless, most of these problems are still being experienced by most developing countries even more than a decade after programmes being first piloted.

Related to coordination is the issue of institutional and organisational constraints. In particular, UNICEF's (2009) assessment of opportunities and challenges affecting social protection in West and Central Africa found that institutional and organisational constraints remained problematic in addition to the economic and fiscal constraints and consequently coverage. UNICEF (2009) made several recommendations, among which was to strengthen social protection and ensure that programmes benefited the poorest

children and their families, strengthen interagency coordination and scale up financing and support to social protection programmes.

Similarly, the ILO (2008) found that the social protection system in Zambia tended to be underfunded, resulting in insufficient coverage. In this case, availability of funds, not vulnerability, determined targeting, which is logical in many ways given that one can only provide within available means. The study also revealed a lack of legislative right (for non-contributory programmes) of the beneficiaries to claim the benefits. This is in spite of the requirements of the social protection floor to which Zambia is a signatory.

5.12.2 Opportunities

Although there are numerous challenges to implementing social protection in the developing countries, there are also a number of opportunities. These include social protection's potential to alleviate poverty, the potential wherewithal for funding, and the potential for improving democratic governances, as well as regional and national legislative and institutional frameworks, among others. Social protection also has the potential to revive and consolidate social contracts between citizens and the state. These and many other opportunities are discussed in detail in Chapter 7.

5.13 KNOWLEDGE GAPS

The identified gap in this literature review was the limited focus on social protection for vulnerable children in general and Zambia in particular, hence the focus of the current study. Gabel's (2012) study of vulnerabilities specific to children and the effect of social cash transfer programmes on the wellbeing of children in developing countries and Sabates-Wheeler and Roelen's (2011) study, though from a gendered perspective, were the only exceptions, although they did not explain the situation of Zambia's vulnerable children. However, this study may also not address all the issues relating to social protection for vulnerable children, especially on a comparative basis, but it lays a foundation for subsequent studies on the subject. Additionally, there is a need for more research, especially on the financial sustainability of social cash transfer programmes and the weaknesses thereof.

5.14 SUMMARY

In summary, for social protection interventions to succeed, there is a need for information on the dynamics of poverty and vulnerability obtainable through research. This information informs not only the design of policy frameworks but also coordination and financing mechanisms. And although politics matter in allocative decisions, the source of finance has great influence as regards priorities and targeting of beneficiaries or sectors and so is international law. It is, however, beyond the scope of this dissertation to detail these interrelationships. Suffice it to say that it is asking too much from the developing world to embark on the multiple and challenging problems of poverty, democracy and development, among others, concurrently without the risk of achieving one at the expense of the other(s). Therefore, it would help the policy transfer process to focus on the fundamentals, the preconditions such as politics and resources, and other associated pervasive problems.

The current state of research in the field and how it relates to the current study having been discussed (hopefully exhaustively), the chapter that follows focuses on discussing the descriptive research design that was employed in this study. The research methods and the sampling, data collection and data analysis strategies are discussed to the extent possible, and this leads to the presentation and discussion of the findings of the current study.

CHAPTER 6

RESEARCH METHODOLOGY

6.1 INTRODUCTION

The purpose of this chapter is to discuss the research design, the research strategies and the methods adopted to carry out the study. All the components of this design are discussed broadly and later narrowed down into context and the justification for adopting them. This is in order to acknowledge the diversity in the social scientific research in general and qualitative research in particular. The chapter begins by discussing the ontological view adopted and the epistemological assumptions thereof. This is because these had many implications for the methodology adopted throughout the study. 'Methodology' was used in this study to refer to the group and genres of methods adopted and used, and these are discussed to the extent possible. The procedures followed, including ethical considerations, are also discussed as well as the researcher's role in the study.

Although this study was somewhat transformative (in that there was couched advocacy for child-specific social protection), it adopted a pragmatic worldview because it focused on the research problem and used all approaches available to understand the problem (Creswell, 2009:10). According to Creswell, pragmatism is not committed to any single philosophical system and reality but uses pluralist approaches to acquire knowledge of a problem. In this study, the approaches that the researcher used were the collection and analysis of documents and texts. As Corbin and Strauss (2008:27) note, one of the virtues of qualitative research is that there are many alternative sources of data. In this case, pragmatism helped to acquire different types of information using different methods as well as sources of data to understand the social protection phenomenon.

6.2 RESEARCH DESIGN

To design is to plan beforehand for an activity to be carried out. Mouton (2001:55) depicts a research design as a plan or blueprint of how one intends to conduct the research. The statement of a research design includes the reasons for adopting a

particular design and not others. As Blaikie (2009:15) observes, a research design is an integrated statement of and justification for the technical decisions involved in planning a research project. Therefore, a research design can be defined as a plan of how the research process is to be conducted, including aspects of the methods to be used in sampling, data collection and analysis. It includes anticipating possible problems in the research process and explaining how they would be dealt with as well as determining how the research questions would best be answered. Although it is not possible to anticipate all the problems, especially in qualitative research, being prepared for their possibility need to be well articulated as this would make it easy to deal with such eventualities.

In this study, a descriptive study design was employed (De Vaus, 2001:224, 2002:19; De Vos *et al.*, 2011:96) because the subject was less known in the country of study. While in practice social protection has existed for a long time now, in Zambia, as explained in Chapter 1, its current practice, especially the focus on social cash transfers, is quite recent, hence the need for description. Descriptive research deals with questions of *what* (or how) things are like, not *why* they are that way (De Vaus, 2002:118). Indeed, in this study, the researcher sought to look at what the social protection system in Zambia was like, not why it was that way. Descriptive research is similar to exploratory research, and Babbie and Mouton (2001:79) assert that it lies in between exploratory and explanatory research. By implication, this study had both exploratory and explanatory elements. As argued by Babbie (2010:94), researchers (using descriptive designs) usually go on to examine why the observed patterns exist and what they imply. Nevertheless, a descriptive study design has certain limitations, and these are discussed later in this chapter.

Khoo (2004:33) notes that qualitative methods (and in this context using a descriptive design) have the potential of allowing researchers to explore the complex relationships among programme goals and methods used by human service workers. Bryman (2012:401) augments this argument by observing that “qualitative researchers are much more inclined than quantitative researchers to provide a great deal of descriptive detail when reporting the fruits of their research”. The social world and lived experiences that

we investigate in social work are quite complex and can best be understood in their context, hence the need for description of the lived experiences of the actors and their actions. Without contextualising phenomena or behaviour, we (as social researchers) risk making anomalous descriptions that do not reflect the real world or the lived experiences of our research subjects.

Although qualitative research designs are often based on induction in order not to predetermine findings (Kelly, 2004 cited in Seale *et al.*, 2004:131), this study used both the inductive and abductive research strategies and logic of enquiry to describe the phenomenon under study. According to Blaikie (2009:79), the inductive and abductive strategies are the ones that can answer 'what' questions and are useful for exploration and description. The author asserts that the aim of the inductive research strategy is to establish limited generalisations about the distribution of and patterns of association among observed or measured characteristics of individuals and social phenomena. Indeed, this study has limited generalizability, partly because of the limited studies on social protection in general and in Zambia in particular but also because descriptive studies generally have limited generalizability (discussed later in this chapter) as they mainly aim at giving a 'general picture'. As Blaikie (2009) further notes, descriptions produced by the inductive research strategy are limited in time and space and are not universal laws. They give a broader picture of the phenomenon being investigated and lay a foundation for subsequent and detailed studies. Nevertheless, they are important in their own form and often as 'fit for purpose'.

The abductive strategy, however, can answer both 'what' and 'why' questions and together with the constructionist version of the retroductive strategy can deal with the purpose of understanding with particular ontological and epistemological assumptions and logics of enquiry (Blaikie, 2009:82). According to the author, it involves constructing theories that are derived from social actors' language, meanings and accounts in the context of everyday activities. Such research, Blaikie argues, begins by describing these activities and meanings and then deriving from them categories and concepts that can form the basis of an understanding of the problem at hand. Therefore, these two strategies (inductive and abductive) were deemed suitable for the descriptive task at

hand. As Bryman (2012:401) notes, the crucial step in abduction is that, having described and understood the world from his or her participants' perspectives, the researcher must come to a social scientific account of the social world as seen from those perspectives. In doing so, the researcher needs to depict the world from the voices or actions of the data sources, and this has been done through 'verbatim' quotes in this study.

6.3 RESEARCH METHODS

According to Van Manen (2010), the choice of research methods is itself an ethical commitment that shows how one stands in life. In this study, qualitative research methods were used to collect data so as to describe and analyse the social protection system in Zambia. However, qualitative research has been criticised for being too subjective, being difficult to replicate, having limited generalizability and lacking transparency (Bryman, 2012:405; see also Babbie, 2004:89; Blaikie, 2009:217). Indeed, qualitative research tends to bring in the experiences and assumptions of the researcher and even the interactions with research subjects. All of these factors have a bearing on the study design, the theories used, what data are collected and how they are collected and analysed, including the reporting of findings. Hence, subjectivity cannot be denied; it can only be minimised and better so when acknowledged.

Similarly, it is difficult if not impossible to recreate a natural life setting of a community or peoples' way of life decades in the past and kilometres away, for instance in order to achieve reliability or replicate the study, as is done in quantitative studies. The language, the setting, the researcher who is the main research instrument and many other things would have changed and would therefore affect the study and its findings. For example, if the research subjects were children, they would have become adults or they would have relocated to other places and therefore would not conform to the selection criteria anymore. To Blaikie (2009), replication is inappropriate in qualitative research. Additionally, qualitative studies deal with small samples that are often purposively selected, which reduces the generalizability of the findings. Critics also often question why and how certain populations and sites are selected for the study but not others. For instance, Bloch (2004) argues that quota sampling (one of the

nonprobability sampling techniques common in qualitative research) has an inherent bias of either overrepresentation or underrepresentation (cited in Seale, 2004:177).

Nevertheless, social work research and even practice rely to a large extent on the context, the setting and the everyday experiences of the practitioners, their service users and the complexity of the interactions between these two groups. These experiences are better understood using qualitative methods (such as semi-structured interviews, focus group discussions and participant observation) that rely on daily interactions and lived experiences, thereby permitting deep understanding. These interactions, experiences and how the actors interpret their actions are important for both policy and the types of intervention adopted. Qualitative studies are flexible because they are carried out in a natural setting that is not static. The research instruments can be modified in the field to suit changing circumstances.

Qualitative studies are also relatively cheap because they do not require a great deal of expensive equipment, say for the laboratory, and often only aim at description. However, Babbie (2004:89) has argued that researchers normally go on to examine why the observed patterns exist and what they imply. In others words, they can also offer some explanations, though limited, or provoke the need for explanation. As De Vaus (2001:2) notes, good description provokes the 'why' question of explanatory research. For instance, if social protection benefits and services do not respond to the risks and vulnerabilities of children in Zambia, why is this so? This would entail seeking some causal explanations and help in avoiding invalid inferences (De Vaus, 2001:4). However, it needs to be good, competent and accurate description for it to provoke this type of question. As De Vaus (2002:19) argues, unless we describe something accurately and thoroughly, attempts to explain it will be misplaced. The author contends that descriptive research plays a key role in highlighting the existence of social problems, can stimulate social action and provides the basis for well-targeted social policy interventions.

Characteristically, qualitative research, according to Marshall and Rossman (2006:53), elicits multiple constructed realities, studied holistically; elicits tacit knowledge and subjective understandings and interpretations; does research on little-known

phenomena or innovation systems; and seeks to explore where and why policy and local knowledge and practice are at odds, among others. Indeed, as was shown in previous chapters and as the findings later show, social protection has been constructed differently by different actors in different contexts. There is also limited research available in the country of the study and hence the use of the qualitative approach with a descriptive design to give a general picture of the social protection system. Therefore, as this study was focused on the ‘what’ question, it is beyond its scope to answer the ‘why’ question, except partially by way of using theory, as described in Chapter 2. Nonetheless, this limitation perhaps forms the basis for subsequent studies on the subject.

6.3.1 The qualitative method in this study

According to Corbin and Strauss (2008:12), the research question should dictate the methodological approach that is used to conduct the research. Indeed, the research question for this study required the lived experiences or stories told by people who experienced the phenomenon in terms of implementing social protection in addition to what has been written by others on the subject less explored in the country of study. Gaining those kinds of experience or ‘living in their world’ required at most the use of interviews (which is one of the qualitative methods of collecting data) so as to gain insight into not only what the participants did but also how they did it, thereby enhancing the descriptive goal of the study. As Blaikie (2009:204) observes, “Qualitative methods are more concerned with producing discursive descriptions and exploring social actors’ meanings and interpretations. This means that the researcher needs to interact with study participants in order to get the meanings of their actions and make valid interpretations.” In the same vein Denzin and Lincoln (2005) note that “qualitative research is a situated activity that locates the observer in the world” (cited in Creswell, 2007:36). The researcher personally interviewed the participants, and this was useful in understanding their practical and emotive experiences of their work environments.

Corbin and Strauss (2008:12) also observe that qualitative research allows researchers to discover the inner experience of participants to determine how meanings are formed through and in culture and to discover rather than test variables. The authors note that

qualitative work is fluid, evolving and dynamic. Qualitative research demands pragmatism, especially in the field where many environmental, cultural, political and other factors have the potential to affect research in many ways. Pragmatism allows for triangulation of data, which brings forth multiple perspectives. In this study, triangulation of previous and current data and findings allowed the researcher to learn and discover underlying meanings of constructed aspects of the social protection phenomenon. For instance, previous findings on the role of politics in social protection (Hickey, 2008, cited in Barrientos & Hulme, 2008; Barrientos & Hulme, 2009; Niño-Zarazúa *et al.*, 2012) and the findings from this study led to the conclusion that the problem was due to nonlegislation of social protection, which is itself politics.

The subject under study is not purely academic; it is even more practical with policy implications than academic theory generation or hypothesis testing. Therefore, what the field practitioners say and do are very important to policy makers as well as beneficiaries. Because constructs and meaning are not static, qualitative research work is not cast in stone but is reconstructable. As Blaikie (2009:19) observes, the task of the researcher is then to redescribe these motives and meanings and the situations in which they occur in the technical language of social scientific discourse. To this end, the findings presented in this study are not immune to criticism and even modification; at best, they are preliminary. The suggestion then is that they be taken as pointers to subsequent studies.

6.3.2 The choice of the qualitative method for this study

Apart from the advantages given above, the author's experience as a researcher also contributed to the adoption of the qualitative method. During undergraduate study, the researcher was trained in both basic qualitative and quantitative methods. In his first few years of working, he was fortunate to work in a predominately research unit and the methods that were used most were quantitative. However, the researcher personally was not comfortable with just percentages and frequencies. He would insist that it was necessary to understand why a person said "yes" or "no" or why he or she "agreed strongly" or "disagreed strongly" rather than taking these responses as concrete or absolute. For example, in one programme evaluation, most of the beneficiaries said "no"

to the question, “Did you receive any food ration(s) in the past four weeks?” There was no follow-up question of “why”; instead, the next question required quantification of what was presumed to have been received. The researchers thus missed vital administrative and programmatic information that related to community-level organisation and even logistical challenges. Fortunately, some colleagues and superiors agreed to the inclusion of qualitative sections or methods in subsequent surveys.

When the researcher went on to do a master’s degree in social work, he appeared different from his colleagues to the extent that sometimes he felt that he had poor training in social work because his colleagues were ‘qualitative’ and he was more ‘quantitative’. Fortunately, the researchers were oriented again in both qualitative and quantitative methods. Again he could see some discomfort among some colleagues with quantification with which he was most comfortable. It later turned out that he was the only one in class who used both quantitative and qualitative methods in the master’s thesis, mainly because he wanted to benefit from both. From masters’ studies, his next job was to coordinate a research project that was using both quantitative and qualitative methods. At this point, he experienced the need to be biased toward qualitative methods as they were more used in his profession and the analysis of text and conversations was just exciting.

After weeks of scholarship review for his PhD proposal, it dawned on him that most of the researchers/scholars on social protection were either economists or had an economic or social policy background. This was evident in their use of economic and statistical models and generally quantitative methods of analysis. Nonetheless, he was very much aware of the relationship between social policy and economics. But what was puzzling was why a field that purported to deal with the needs of the vulnerable, the underprivileged (the poor and vulnerable) who used social work services, would be dominated by the privileged economists instead of those who dealt with them on a day-to-day basis and face-to-face arrangement. Nonetheless, the researcher’s longstanding passion for vulnerable groups and his interest in especially the welfare of children and also social protection (hence his studying social work) encouraged him to continue with the subject. Therefore, the researcher wanted to find a way of marrying these two (the

welfare of children and social protection) in a study that would be different from most of what he had come across, an approach that would elicit lived experiences from the beneficiaries' carers and the service providers, a study that would contribute to filling the qualitative lacunae in social protection studies.

Additionally, the social work profession is predominately qualitative, so the researcher was procuring for himself a better initiation into the professional requirements. By and large, social protection addresses poverty, risks and vulnerabilities, which are better understood from the 'horse's mouth', the poor people affected themselves and those attending to them. Therefore, although the researcher wanted to mix methods for this dissertation, the research goal and context necessitated the use of qualitative methods.

6.3.3 Procedures

This section outlines the sequence of the activities of this research project from research proposal through to data collection up to the current stage of reporting and disseminating findings. The research plan was developed in 2011 and initially focused on social security and was later refined to social protection for vulnerable children. However, the research could not take off until August 2012 when a scholarship was obtained from the Netherlands Government through its Netherlands Initiative for Capacity Development in Higher Education (NICHE) project for a period of three years. Data collection alongside analysis commenced in April 2013 and was completed by April 2014. The data collection period was so long because of combining work and studies, as required by the scholarship.

6.4 ETHICAL CONSIDERATIONS

De Vaus (2001:58) argues that any survey (research) will be shaped by three broad sets of considerations: *technical*, *practical* and *ethical*. There is, therefore, a need to balance these three but with particular emphasis in this section on the ethical aspect. On this aspect, De Vaus (2001) argues that there are two broad approaches to making ethical decisions about research. The first, according to Kimmel (1988, cited in De Vaus, 2001), is the establishment of *a set of rules* and following them regardless of the consequences for the research. One such rule that was followed in this manner was the

ethical consideration itself. According to De Vaus (2001:59), the second is to follow *ethical guidelines* but to use judgement far more than the rule-based approach would allow. It can be argued that this study also followed the latter approach as it was cleared by an established Research Ethics Committee (REC) of Stellenbosch University, which also provided guidelines to follow (see Appendix 6). However, ethical clearance could not be obtained from Mulungushi University where the researcher was attached at the time of the study. This was because that university had just been established and ethical procedures had not yet been finalised. Therefore, the ethical clearance obtained from Stellenbosch University was deemed sufficient, and this was discussed and agreed with the study supervisor. Ethics within this context constitute a procedural issue that is important at every stage of the research project, not just the inception.

According to Finnis (1983), ethics is a branch of philosophy said to have been initiated by the philosopher Aristotle, which takes human action as its principal subject matter (cited in Seale, 2012:60). The key issues in ethics are the individual and the social world in which individuals live. It therefore requires a balance between the need to acquire knowledge, therefore making society a better place to live in, and the potential risk(s) and harm to the participants who should enjoy living in that better society. Put differently, the benefits of the research need to outweigh the potential or actual risk and harm to the participants who should enjoy the products of that research. For example, if the research in a community causes more harm or risk (say noise pollution) to the community members than what the benefits of the study would be for those community members (say recreation facilities), ethically, it is not a worthy undertaking then.

According to Barrientos and Hulme (2008:315), there is increasing awareness and discussion of the linkages existing between social protection and ethics. The authors argue that these sometimes concern design issues such as the selection of beneficiaries or the setting of programme conditionalities. For instance, most of the social protection interventions in the developing world are targeted and sometimes this targeting would tend to divide the family by correctly selecting one orphaned child for assistance even when there may be other poverty-stricken children within the household, even though they are not orphans. This situation may arise where the

targeting criteria require only one child to be targeted per household, as is the case with social assistance in Zambia.

Additionally, the stigmatising nature of most targeted interventions (such as those with HIV/AIDS or woman-headed households) also raises ethical concerns. In this gendered world, it would be contradicting gender equality advocacy to expect that every household should be man-headed or that every woman-headed household is incapacitated. Nevertheless, as discussed in Chapter 4, studies show that there is a relationship between gender and income (Chen, 2008) or even gender and vulnerability (Sabates-Wheeler & Roelen, 2011) and consequently gender and poverty. Hence, there is a need for gender-sensitive social protection systems.

6.4.1 Ethical principles

Any research dealing with human subjects need to take into account the impact that such a study may have on subjects and even on the body of knowledge by taking into account, among others, non-harmful methods and procedures. Research becomes even more sensitive when the subjects are children due to their dependency and powerlessness in society. This study indeed involved human subjects but did not use harmful methods. Great care was taken to seek the subjects' informed consent before participation and during and after the study as well as to maintain cultural and ethical sensitivity on the part of the researcher. Although vulnerable children were the subjects of the study, they were not objects or participants in the study; their *carers* were. The study can be categorised as low to minimal risk as it focused on the programme of social protection and how it met the needs of vulnerable children as well as solving their problems in Zambia. Nevertheless, ethical clearance was sought from and granted by Stellenbosch University, starting with the Departmental Ethics Screening Committee (see attached the ethical approval notice number Desc_Moonga2012).

There was no ethical clearance from Mulungushi University, as stated earlier, because at the time the university had not yet finalised ethical clearance procedures. The ethical clearance obtained from Stellenbosch University was deemed sufficient, especially in that it was the host institution. Written permission was, however, sought from the

government of Zambia to access social welfare officers for interviews as well as from NGOs from which other key informants were drawn. The letter from the Department of Social Welfare granting permission is appended. Permission from NGOs was obtained verbally by phone as well as by email.

The interviewees in all cases read and signed consent forms before being interviewed. To those who were not able to read, such as some carers, the information sheet/consent form was translated by the researcher into their local languages (Tonga and Nyanja) and read out to them. They were given sufficient time to understand the purpose of the study and their involvement and to ask questions if they needed any further clarification. After they had understood the purpose of the research and agreed to be interviewed, they consented by thumbprinting on the consent form. The majority of the participants also agreed to have their interviews audio recorded. The transcripts thereof were sent to the interviewees for proofreading and corrections where possible before uploading them onto Atlas.ti for analysis. All the audio and hardcopy formats of all the interviews are still in the researcher's safe custody.

6.5 SAMPLING METHODS

Due to inadequate time and other resources, researchers often select a portion of the population, a sample (Bloch, cited in Seale, 2004:173), that properly mirrors the population that it is designed to represent (De Vaus, 2002:70). This could be probability or nonprobability sampling. Probability sampling takes place when each person or object in the population has a known and often equal chance of being selected while with nonprobability sampling, some people or objects have an unknown or no chance of being selected (Bloch, cited in Seale, 2004:173).

Most writers on sampling in qualitative research based on interviews recommend that purposive sampling be conducted (Bryman, 2008:458) or that nonprobability sampling be used (Bloch, cited in Seale *et al.*, 2004:176; see also Creswell, 2007:125, 2009:178; Silverman, 2005:127). Therefore, the researcher purposively sampled the Southern and Central provinces in Zambia, firstly for their easy accessibility to the researcher, budgetary feasibility and being more informative on the subject. Secondly, the Southern

Province is where the social cash transfer project was first piloted before being rolled out to other provinces while the Central Province is like any other province implementing the social protection programmes, such as Assistance to Basic Education, Early Childhood Development, Food for Assets and relief food programmes but without the social cash transfer project (in most districts), but it is where the researcher works and therefore logistically feasible. Therefore, these two provinces best suited the aim of the study and constraints on resources. As Creswell and Plano Clark (2011:173) argue, in qualitative research, the inquirer purposefully selects individuals and sites that can provide the necessary information (but are also easily accessible).

Maximal variation sampling (Creswell & Plano Clark, 2011:173) was adopted because of the need to triangulate information sources so as to enrich the findings. This is a purposeful sampling strategy in which diverse individuals are chosen who are expected to hold different perspectives on the central phenomenon (Creswell & Plano Clark, 2011:174). Four key informants from each province (two from government departments and two from NGOs involved in social protection) were interviewed. These were provincial heads of relevant government departments and programme managers or area heads of NGOs. Such officers are normally involved in both planning for and implementation of social protection programmes and other social services for vulnerable groups in their areas, hence their selection.

Five districts from each province were also purposively selected for data collection. From each district, a social welfare officer by virtue of being in charge of the district was selected for an interview, subject to the person consenting. These were government officers placed in every province and district to implement social protection and other social services for vulnerable groups in Zambia, hence their selection. Unlike the key informants mentioned above, these officers are very rarely, if at all, involved in planning for social services (see Appendix 2). They are predominantly found at district level but are also found at provincial level (as senior social welfare officers).

Three typical carers of vulnerable children were also interviewed from each province to learn about their experiences with social protection delivery. In this study, 'carers' was used to refer to any person of any age and gender who provided unpaid daily support to

a child or children. These could be but were not restricted to biological parents. These carers were selected because they were the ones who received the social protection benefits and services, either on their own behalf or on behalf of the children under their care. They were therefore perceived to be typical and rich sources of information on social protection, or what Preston-Shoot (2007) refers to as “experts by experience” (cited in Becker *et al.*, 2012:8). Therefore, purposeful sampling in this qualitative research meant that the researcher intentionally selected (or recruited) participants who had experienced the central phenomenon or the key concept being explored in the study (Creswell & Plano-Clark, 2011:173).

6.6 THE CONSENT PROCESS

After identifying districts, the researcher approached each officer in charge to seek his or her possible voluntary participation in the study. This was done by the researcher first introducing himself, including giving the prospective participants an introductory letter obtained from the Ministry of Community Development Mother and Child Health headquarters. Thereafter, the nature and purpose of the study was explained. This information also appeared on the consent form (appended), and the participants were given sufficient time to read through it and ask any question pertaining to the study and their involvement. Therefore, the interview only proceeded after the interviewee had read the information sheet and consent information thoroughly and where necessary sought clarifications and agreed to participate in the study by way of signing the consent form (appended). Even then, participants were asked whether it would be all right to audio record the interview. Again, the purpose of recording was explained to them, including their right to accept or decline without any consequences resulting from their decision. Additionally, they were assured of anonymity and the confidentiality of any information divulged by them.

The majority had no problem with being recorded, but some declined. It is important to state that although the Ministry headquarters (gatekeepers) were aware that this category of staff would be participants in the study, hence giving permission, they were not aware of the specific districts from which participants would be drawn. The purpose was ‘organisational sensitivity’ to prevent possible harm by maintaining the anonymity of

the participants. Therefore, any possible unethical occurrence in this study can be attributed to circumstantial and situational factors and not to negligence or intent on the part of the researcher.

6.7 DATA COLLECTION METHODS AND PROCESSES

In the following sections, the methods for data collection and analysis as well as the processes involved are discussed.

6.7.1 Pilot interviews

Prior to commencement of data collection, three pilot interviews were done in districts other than but similar to those in the sample. This was in order to test and refine the research instruments (interview schedule and voice recorder).

6.7.2 Anonymity of participants

Anonymity is an ethical principle of protecting research participants against possible physical/psychological harm, by removing all identifying names and places from research materials. It often involves concealing their (participants) identities (Becker *et al.*, 2012:59) so that they cannot be identified by people other than the researcher(s). The participants were assigned alphanumerical pseudonymous identification numbers to ensure their anonymity in the transcripts and quotations as well as their right to confidentiality as the information obtained would enter the public domain. The files containing the information that were only accessed by the researcher and the supervisor are still kept in strict confidence (audio, soft and hard copies). The list of all the participants is also kept in a secure place.

6.7.3 The research instruments

A semi-structured interview schedule with open-ended questions were used for key informants, district social welfare staff and carers of vulnerable children (see Appendix 3) with the aim of eliciting their views on social protection delivery in Zambia. However, the carers were not interviewed on objective number one because it was adequately dealt with by other respondents and also because it was a highly technical aspect on which some carers could not possibly be very articulate. Semi-structured interviews

involve a set of preset questions for initiating the discussion, followed by further questions that arise from the discussion (Rule & John, 2011:65). The main advantage of using semi-structured interviews is that they allow for probing questions, which enables further clarification by the participant. As Bryman (2012:401) notes, keeping structure to a minimum is supposed to enhance the opportunity of genuinely revealing the perspectives of the people that one is studying. In other words, semi-structured interviews only need to have themes or main topics around which interview questions are constructed based on the responses.

As a scientific requirement, (some) interviews were recorded (Mouton, 2001:240). However, audio recording was only done with the explicit permission of the interviewee, with the assurance that he or she would be able to confirm the correctness of the transcripts before data analysis and even before reporting. The interviews were later transcribed in full and were given to the participants (except carers) to proofread, comment on and correct where they felt misrepresented. Only one participant submitted a correction on some figures. Therefore, out of twenty-four (24) participants, four preferred not to be recorded. Relevant documents, *inter alia* programme documents, monthly and annual reports and previous research reports, were also analysed. Most importantly, the interviewing and transcribing processes were quite engaging as research activities.

Data collection started in April 2012 and ended in April 2013. There were stoppages in between that led to this long duration, including the researcher's attending a conference on qualitative data analysis with ATLAS.ti, which was adopted for this study and proved very useful. Nonetheless, data collection still occurred within the time frame as proposed. Therefore, the duration of collection had no negative effects on the whole project.

6.8 DATA ANALYSIS METHODS

According to De Vaus (2001:251), one way of constructing description is to use *ideal types*. He argues that the use of ideal types provides a way of looking at and organising the analysis for the descriptions as this makes the description structured, planned and

purposeful. Accordingly, the data analysis for this study was guided by themes derived from the research questions and therefore commenced long before going into the field in the case of secondary data and immediately after the first interview in the case of primary data. As Gibbs (2007:5) notes, one does not even need to wait until one's first interviews or field trips to start analysis (see also Corbin & Strauss, 2008:57; Creswell, 2009:184; Silverman, 2005:150).

The themes formed family codes or categories. However, in some cases an objective was split into more than one theme because of the diversity of the issues involved. Additionally, because the themes were derived from the research objectives and therefore were predetermined at that general level, each theme had subthemes and categories that were derived from the data during the coding and analysis process. Because of this split and linkages, an attempt was made not only to analyse themes for each individual (interview) case and across different cases (interviews) but also to make connections across themes (Creswell, 2009:189), categories and codes.

Although initially the plan was to use the computer-assisted qualitative data analysis (CAQDAS) MAXQDA software for data analysis, ATLAS.ti was used instead for coding and categorisation. This was because the latter was cheaper than the former to purchase by the researcher and the researcher had just completed the ATLAS.ti training in qualitative data analysis, a course offered by the African Doctoral Academy of Stellenbosch University. Therefore, it was purely a practical issue of mainly budget and purpose and given that the two types of software are similar in purpose, the budget aspect took precedence.

6.8.1 Data reduction

According to Miles and Huberman (1994), data reduction refers to the process of selecting, focusing, simplifying, abstracting and transforming the data (cited in Appleton, 1995:995). The researcher recorded the interviews, listened to and transcribed each himself and read through the transcripts before sending them back to the interviewees for validation. In this study, two stages of data reduction were adopted. The first stage consisted of identifying thematic areas that related to the research objectives. The

second entailed establishment of coding categories. The coding procedure is discussed in 6.8.2 below.

6.8.2 Coding procedure and codes

Corbin and Strauss (2008:12) argue that a researcher should not “become so obsessed with following a set of coding procedures that the fluid and dynamic nature of qualitative analysis is lost”. According to the authors, “The analytic process ... should be relaxed, flexible and driven by insight gained through interaction with data rather than being overly structured and based only on procedures.” Nonetheless, in order to attain the fit-for-purpose codes, the coding method adopted was descriptive coding, which summarises the primary topic of the excerpt, or open coding (Frieze, 2012:64), by which new codes are created. Additionally, ‘in vivo’ coding was also used in order to capture the actual words spoken by research participants rather than being named by the analyst (Corbin & Strauss, 2008:65). This is because the latter method makes it easier to create and use the codes and quotations at any time (as verbatim) while the former method summarises the spoken words, and as Frieze (2012:74) notes, they should be replaced by merging some and renaming others in more abstract terms.

6.8.3 Validity and reliability

Studies (especially quantitative) are traditionally evaluated on the basis of their validity and reliability. Stated differently, studies are evaluated for quality according to whether they measure that which they purport to measure (validity) and whether they can be replicated (reliability), especially in quantitative research. Validity and reliability form the core and traditional positivist criteria for assessing scientific credibility.

After reviewing various meanings of ‘validity’ and ‘reliability’, Hammersley (1987) observes that there are inconsistencies in the way in which the two terms are used. In trying to clarify their usage, the author argues that validity is the extent to which an account accurately represents those features of the phenomenon that it is intended to describe, explain or theorise (cited in Corbin & Strauss, 2008:298). Silverman (2005), however, equates validity with the ‘truth (fullness)’ of the measurement. Hammersley (1987) states that reliability is the “ability of an instrument to consistently produce valid

scores". In this case, reliability is a *means* to achieving the *end* (validity). These two terms can further be understood as the accuracy of the measurement for its purpose and the consistency with which the measurement can produce the same or similar results respectively. Accuracy relies on the consistent repetition of the same measurement. However, not every valid measurement is reliable and vice versa. Validity and reliability are therefore almost equivalent to Lincoln and Guba's (1985) trustworthiness and credibility in qualitative research, which were adopted in this study to assess quality.

In qualitative research, quality and how to determine it has for a long time been contentious, mainly because of the need of the approach either to be unique or to be similar to quantitative research. A number of scholars, such as Bryman (2012), Corbin and Strauss (2008), Creswell (2009), Hammersley (1987), Lincoln and Guba (1994), Lincoln and Guba (1985) and Yardley (2000) contend that there should be different criteria for assessing quality in qualitative research, because there is more than one truth or possible accounts in qualitative research.

Consequently, it should be the *credibility* of the researcher's account of the truth that renders the study acceptable to the social scientific community. According to Corbin and Straus (2008:302), credibility indicates that findings are trustworthy and believable in that they reflect participants', researchers' and readers' experiences with a phenomenon but at the same time the explanation is only one of many possible 'plausible' interpretations from data. Those against using the same criteria would argue that measurement is not appropriate in the social world and that social reality is inherently difficult to replicate, or as the old adage goes, "No man ever steps in the same (flowing) river twice."

Nevertheless, if it is accepted that quantitative and qualitative methods are different in terms of design and procedures, there is no reason why they should converge in quality assessment. It is for these reasons that the author preferred using trustworthiness and authenticity, borrowed from Lincoln and Guba (1985). The authors propose trustworthiness and authenticity as ways of establishing and assessing quality in qualitative research as opposed to but almost equivalent to validity and reliability in

quantitative research. Again, these terms (trustworthiness and authenticity) are based on the assumption that there is more than one truth about the social world.

6.8.4 Trustworthiness

Lincoln and Guba (1994) use 'trustworthiness' to mean four things: *credibility*, *transferability*, *dependability* and *conformity*. According to the authors, *credibility* is based on the assumption that there is more than one truth or possible account of the same truth. For instance, limited affordability of social protection in developing countries can be attributed to politics or economics or cultural or historical factors. All of these factors have some truth in them. Therefore, it is the credibility of one's account that would render the study acceptable to others through, among other procedures, triangulation, validation and confirmation.

Although qualitative studies can be repeated, the situation of the research subjects would not be the same and neither would be the results. Therefore, there is a need for verifiable procedures and instruments. According to Lincoln and Guba (1994), *dependability* entails the availability of all research records for auditing by other researchers in order to verify one's claim. It is for this reason that all data records and instruments for this study have been kept in safe custody.

Lincoln and Guba (1994), use *conformity* to refer to the extent to which the study conformed to standard scientific procedures of qualitative nature. These procedures include but are not limited to ethical conduct, research design, methods of data collection and analysis, among others.

According to Bryman and Becker (2012), *transferability* relates to whether or not findings can be applicable in a setting or settings other than the one in which the study was done (Becker *et al.*, 2012:276). The authors contend that this can be enhanced through 'thick description' of the setting. Lincoln and Guba (1985) further argue that *credibility*, *transferability*, *dependability* and *conformity* are the equivalent of *internal validity*, *external validity*, *reliability* and *objectivity* in quantitative research (Becker *et al.*, 2012:276).

Validation was done through ‘member checking’ and ‘triangulation’ (Alasuutari, Bickman & Brannen, 2008:222; Creswell & Plano Clark, 2011:211). Additionally, verbatim quotations from participants were used, though not with actual names of participants. According to Sandelowski (2003), these are useful in establishing the validity of the findings (cited in Becker *et al.*, 2012:356) since according to Beresford *et al.* (1999), research participants speak for themselves (cited in Becker *et al.*, 2012:356).

According to Lincoln and Guba (1985), the most crucial technique for establishing credibility (and accuracy) is through ‘member checking’ or ‘member validation’ (cited in Seale, 2004:78). ‘Member checking’ refers to the process of taking the final report or specific descriptions or themes back to participants and determining whether these participants think that they are accurate (Creswell, 2009:191). Alternatively, this process can be carried out by representatives of the participants, especially in case of children. As Lincoln and Guba (1985) note, “groups representing those observed and interviewed are asked to confirm, elaborate and disconfirm write-ups” (cited in Alasuutari *et al.*, 2008:222). Although the complete dissertation was not sent to participants to confirm, parts of some chapters were sent to some participants to comment on or confirm the accuracy thereof. For instance, the following excerpt on targeting was a clarification from one participant:

“The scheme **targets households not individuals**, so even if a household has all the characteristics mentioned in the criteria only one grant is given to the household ... to benefit all the members If the household is found to have a **severely disabled** member and meets the other **qualifying** criterion it gets a **double amount**. The full criterion that has to be met has three elements; **residency**, **incapacitation** which is measured by a dependency ratio and **welfare index**...”

Lincoln and Guba (1985) use ‘triangulation’ to refer to the use of different data sources and/ or information and using it to build a coherent justification for themes. According to Denzin (1978) *triangulation* is a technique for validating observation data (cited in Seale, 2004:77). According to Denzin, triangulation can be grouped into four types, namely data triangulation, investigator triangulation, theory triangulation and methodological triangulation (cited in Seale, 2004:77). Data triangulation involves using different

sources of data to study phenomena while in investigator triangulation, different researchers are involved in one study. In theory triangulation, different hypotheses are used by researchers. Methodological triangulation involves using several approaches to understand phenomena.

6.8.5 Authenticity

In reference to reliability, Blaikie (2009:217) argues that “the idea of replicating previous studies ... is usually regarded as being inappropriate in qualitative research” given that social life is dynamic. According to Lincoln and Guba (1985), ‘authenticity’ refers to fairness in representing different viewpoints, ontology, education, catalytic and tactical applicability and capability of the research (cited in Bryman, 2012:390). This especially relates to and becomes more important in scholarship review and theoretical literature. It entails that much as there could be shortcomings in other people’s studies, one needs to be fair and objective in treating or evaluating other people’s works. Authenticity is more applicable to qualitative research where there is ‘more than one truth’.

Related to Lincoln and Guba’s (1985) criteria is Yardley’s (2000) *sensitivity to context, commitment to rigour, transparency and coherence* and *impact and importance*. According to the author, the first relates to one’s commitment to ethical principles and theories. By commitment to rigour, Yardley means having the required skills to the task and being thorough in one’s work. Transparency and coherence entail clarity and reflexivity. Reflexivity is discussed later in this chapter. Finally, Yardley asserts that the study needs to have impact on and importance to both the community where it is carried out and the scientific and professional community.

6.8.6 Generalizability

Although some scholars argue that qualitative studies are generally not intended for generalisation beyond the particular, like quantitative studies, others argue that the results of qualitative studies can be generalised in some way. For instance, Yin (2003) contends that qualitative case study results can be generalised to some broader theory. Similarly, Silverman (2012) argues that case studies limited to a particular set of interactions still allow one to examine how particular sayings and doings are embedded

in particular patterns of social organisation (cited in Seale, 2012:39). Silverman gives an example of Mary Douglas' (1975) single-case work on the Lele tribe of Central Africa and how it was used to generalise on the relationship between social exchange and response to anomaly (cited in Seale, 2012:39).

Additionally, Silverman (2005:128) mentions four ways in which generalisations can be made from cases: *mixed methods*, *purposive sampling*, *theoretical sampling* and *using an analytic model*, which assumes that generalizability is present in the existence of any case. Notable though is that this is but one type of qualitative research (case study), and one could argue that beyond cases and particularity, qualitative research falls short of generalizability.

Another context in which qualitative research is criticised is the extent to which the findings can have *external validity* or what Lincoln and Guba (1985) characterised as *transferability*, that is the extent to which the findings of a study can be applied in another setting. This mainly emanates from the often small and purposefully selected samples used by qualitative researchers. Again, the qualitative research community recognises limited generalizability, albeit not due to the sample alone but also to the term 'generalizability' itself. As Blaikie (2009:11) in his 'Manifesto to social research' argues, "The results of all social research are limited in time and space", but perhaps this applies to quantitative research too. Hence, making generalisations beyond a particular time and place is a matter of judgement. Similarly, Creswell (2009:192) argues that the intent of this form of inquiry (qualitative research) is not to generalise findings to individuals, sites or places outside of those under study. The author argues that the value of qualitative research lies in the particular description and themes developed in the context of a specific site. To this important extent, generalizability is not a priority in qualitative research, much as it is possible contextually and by case.

According to Greene and Caracelli (1997), *particularity* rather than *generalizability* is the hallmark of qualitative research (cited in Creswell, 2009:193). Pidgeon and Henwood (1997) and Lincoln and Guba (1985) propose that in qualitative research, it would be more appropriate to use 'transferability' instead of 'generalizability'. According to these authors, this is because sampling is not done statistically and it is the role of the

researcher to convincingly account for his or her findings. De Vries *et al.* (2002) define transferability as the application of the findings of the study in similar settings or contexts. Nevertheless, to approximate and enhance generalizability in qualitative research, Marshall and Rossman (2006:202) suggest triangulating multiple sources of data.

6.8.7 Triangulation in this study

In this study, an attempt was made to do triangulation at two levels. The first was at the level of *data* by using several sources, including research reports by various authors and quarterly monitoring and evaluation reports from several organisations involved in social protection delivery in Zambia. The second was to use different *theories*, as discussed in Chapter 2. This was in order to seek linkages between social protection and social theory (Barrientos & Hulme, 2008:315). This was done because as the authors argue, social protection is unlikely to be effective if it is not sufficiently grounded in theories that explain the nature and causes of poverty and vulnerability as well as the factors that prevent or facilitate social transformation. Methodological triangulation was also used but to a very limited extent to determine, for instance, the cost and affordability of social protection in Zambia.

6.9 THE RESEARCHER'S ROLE

There is no denying the influence that the researcher has on the research, especially when interaction with participants is involved, as is the case with most qualitative research methods. As Schram (2003) asserts, the researcher's perspective, fundamental beliefs, values, hunches, assumptions and purposes for engaging in the study constitute "premises about the world and how it can be understood and studied ... and play a pervasive but subtle role in directing the study" (cited in Anfara & Mertz, 2006:xxiv). The choice of the field of study and topic constitutes personal interests and sometimes a familiar problem or issue that cannot be completely divorced from the study. As Bentz and Shipiro (1998, cited in Anfara & Mertz, 2006:xxiv) note, research is always carried out by an individual with a life and a life world, a personality, a social context and various personal and practical challenges and conflicts, all of which affect

the research form, the choice of the research question or topics, the methods used and the reporting of the project's outcome.

However, researchers are also required to exercise objectivity and professionalism in the midst of issues that sometimes affect their daily lives. Above all, they need to be reflexive in their account of the social world in which they also live.

6.9.1 Reflexivity

In this study, the researcher was personally involved in the design of data collection instruments, data collection, transcribing, data analysis and presentation of data. This involvement was not optional but required a good balance between emphatic involvement and ethical responsibility, which are both critical in social work research and practice. It required a reflexive attitude, not 'deceitful objectivity'. Reflexivity is important as the researcher's influence on the research can sometimes be unconscious. Adkins (2002) argues that reflexivity continues to be recommended as a critical practice for social research (May, 2002:333). Similarly, Blaikie (2009:217) has observed that the reflexive character of qualitative research means that individual researchers inevitably inject something of themselves into the research process and hence, into the outcomes. As used here, reflexivity entails reflecting on the influence of the self on the whole research process and the dynamics therein.

6.9.1.1 Social work and reflexivity

Reflexivity can be regarded as a yardstick to doing good social work not just parlance. According to Taylor and White (2000), the reflective practice in social work refers to the need for practitioners to reflect on their assumptions, values and feelings when in direct contact with service users (cited in Becker *et al.*, 2012:8). It includes introspection to ascertain that good practice and actions have been followed and carried out. This approximates the famous legal axiom that "justice must not only be done, but must be seen to be done".

Blaikie (2007) notes that not long ago, philosophers agreed that objective descriptions were jeopardised by observers choosing what to observe (Blaikie, 2009). However, qualitative research is inherently intuitive and interactive, yet reflexive. Although the

approach in this study was that observation should be focused, by implication 'choosing what to observe', the researcher was cautious of the possible effect of his involvement in the whole research process, especially in listening to the challenges that the participants faced. This is especially because of the researcher having been in 'their boat' some time back as social welfare officer. The researcher's experience and its possible influence on the study are elaborated on below. To do this, May's (2002) categorisation was adopted, namely *endogenous* and *referential* reflexivity respectively. This is because reflexivity has several meanings and applications. The adopted two meanings are appealing as they reflect the role, values, assumptions and possible biases of the researcher and the respondents as well as the relationship between the two, as discussed below.

6.9.1.2 Referential reflexivity

Referential reflexivity refers to "the consequences that arise from a meeting between the reflexivity exhibited by actors as part of a life world and that exhibited by the researcher as a part of a social scientific community" (May, 2002:335). When deciding to embark on this study, the researcher reflected on the role of social work and social protection in social welfare, particularly child welfare, the area of social work that he likes so much. Using his years of experience, firstly as a social welfare officer, secondly as an officer previously involved in monitoring food assistance for vulnerable groups (an aspect of social protection) including involvement in the initial design of promotive social protection interventions such as Food for Assets, thirdly as a former coordinator in a research project on child welfare and finally as an educational social worker teaching social work at a university, he had to take a leap in thinking about making a contribution to the body of knowledge on social protection as it relates to vulnerable children. The researcher was, however, concerned that his experience would inevitably influence the way in which he would interpret the wide-ranging issues involving child wellbeing, yet he was not deterred by this avoidable likelihood.

Having been exposed to the more advanced Swedish child welfare system (albeit briefly as a student), the researcher was convinced that it was impossible in the near future to approximate such an advanced and well-organised system in his country. At the same

time, he was also convinced that a great deal could be learnt from it, especially in that the South African system where he was studying at the time of writing this dissertation was not as advanced as the Swedish one but was at least more advanced than that of his country, Zambia.

The researcher was shocked, for instance, by one of the participants who at the beginning of the interview strongly supported the social protection mechanisms to the extent of urging government to scale up and later came to support the removal of subsidies (a form of social protection) when the issue was receiving condemnation countrywide. At the time of that particular interview, the Patriotic Front government had just removed subsidies on fuel and agricultural inputs, and it was receiving condemnation from the opposition and some civil society organisations. The removal of subsidies is discussed in detail in the findings and discussion chapter. To avoid losing focus on the study, the researcher stuck to the interview guide to finish the interview. However, he promised the interviewee that they could discuss the merits and demerits of subsidy removal after the interview if time permitted. This was to avoid losing track of the interview schedule.

After the interview, the issue was revisited and the researcher was prompted to ask whether food and agricultural subsidies were not a form of offering social protection to poor households. The respondent answered in the affirmative but argued further that the subsidies were mainly benefiting well-to-do households and people. This urged the researcher to ask whether it was the problem with subsidies per se or the targeting mechanisms that were flawed. They were able to agree after a lengthy discussion that targeting mechanisms should have been the first focus of the current government, not a quick removal of said subsidies, given that there were suspected inclusion errors. In fact, what came out in the discussion was that removal of the subsidies was affecting poor households more negatively than their flawed targeting mechanisms did. As it turned out, a few months down the line, the removal of subsidies cost the ruling party popularity and somehow many by-elections.

6.9.1.3 Endogenous reflexivity

According to May (2002), endogenous reflexivity refers to the ways in which the actions of members of a given community (social welfare officers) are seen to contribute to the constitution of social reality itself. Social welfare officers are the frontline staff in social welfare provision in Zambia. They play a crucial role in the provision of social protection since they are in touch with both those designing programmes (in which they participate) and the beneficiaries thereof. The community in this context can also mean the various social protection providers, including the government and NGOs as well as scholars, and how these contribute to the current state of social protection in the country. For instance, most scholarship on social protection has tended to focus on the cash transfer aspect of it (see for instance Adato & Bassett, 2009, 2012; Bassett, 2008; Patel, 2012; Sabates-Wheeler & Devereux, 2010) to mention only a few). Similarly, some social welfare officers felt that they were reaching out to more of their service users since the scaling up of the social cash transfer programme. Consequently, this has had an effect on the implementation of social protection in Zambia where social cash transfer is receiving more support than other programmes.

6.10 SOME OBSERVATIONS ON THE RESEARCH DESIGN ISSUES

In the next section an attempt is made to discuss the limitations of the study design and how these may have impacted on the findings.

6.10.1 Limitations in the research design

The descriptive study design was adopted for this study due to the nature of the objectives of the study and the limited extent of the literature on the subject in the area of the study. By and large, the goal was to provide an overall picture of the social protection system in Zambia, especially as it related to vulnerable children. However, the descriptive study design has inherent weaknesses, among which is the shallowness of the information that it provides. Additionally, descriptions are consciously and unconsciously selective (Corbin & Strauss, 2008:54) as regards what to describe, how and why. Consequently, these limitations impact on the extent to which results can be generalised.

Similarly, although the qualitative methods are effective and were particularly good for this study, they are not without limitations. Among others, there tend to be problems, first with regard to the researcher as a participant observer, which has implications for objectivity and therefore the validity of the findings, hence the need for reflexivity, as discussed above. Additionally, there was not much methodological triangulation, thereby potentially exacerbating the limitations inherent in qualitative methods, such as limited generalizability. However, this is not to say that their opposite (that is, quantitative studies) are themselves immune to these factors; what is important is rather the extent and context as well as the possible minimisation of these weaknesses when the two approaches are combined.

6.10.2 Limitations of the study

Apart from the limitations explicated above pertaining to the study design, the study also encountered similarities in the questions that were being asked. For instance, one participant when asked about the functions of social protection had this to say:

“I think the **purpose** and maybe the **reasons** and the **principles** for me would then be similar (similar) ...”

Another wondered about the functions:

“Are these different from the **functions**?”

Such indistinct concepts would have an effect on how the question was answered and ultimately what was measured, thereby affecting the trustworthiness of the findings. Additionally, there were limited resources to validate the findings, for example by way of holding a feedback meeting with all the participants to discuss the findings.

It was also difficult to find appropriate venues (secluded and quiet) for interviews as most of the participants shared offices with other officers who were not supposed to be present during the interviews. Requesting them to leave their offices seemed a bit impolite and inconvenienced them. In any case, some would return once in a while to fetch something from their desks, and this disturbed the interviews.

The other challenge was that it was very difficult to fix interview dates with some respondents, as they seemed reluctant to provide the kind of information required due to organisational strictness or not having sufficient information. This affected the pace and cost of doing fieldwork as some participants would cancel the appointment for the interview even after the researcher had already travelled to their district.

Finally, the study did not triangulate methods, thereby losing the richness that comes with, for instance, mixing methods (Creswell, 2009) or what Greene (2007) refers to as the “multiple ways of seeing and hearing” (cited in Creswell & Plano Clark, 2011:2). Nevertheless, these weaknesses will serve to inform future research on the subject and possibly a follow-up study by the researcher.

6.11 SUMMARY

This chapter attempted to outline and discuss the research strategy, the design and methods adopted to collect and analyse data as well as the procedures followed. To the extent possible, attempts were made to explain the use of these particular methods, the weaknesses and strengths thereof as well as how the researcher’s experience and involvement may have impacted on the methods as well as the findings of the study. Additionally, the limitations of the study have also been discussed.

In the chapter that follows, the findings of the study are presented and discussed and this leads to the conclusions and recommendations in the subsequent chapter.

CHAPTER 7

SITUATION ANALYSIS OF SOCIAL PROTECTION IN ZAMBIA: PRESENTATION AND DISCUSSION OF THE FINDINGS

7.1 INTRODUCTION

This chapter constitutes the presentation and discussion of the findings or results of the study. It was preferred to discuss the findings within the same section in order to exhaust each finding and the implications thereof before presenting another. The basic procedure in reporting the results of a qualitative study are to develop descriptions and themes from the data (Creswell, 2009:193). The findings of this study are organised around research objectives that are thematically presented in Table 7.5. However, in some cases, an objective is split into more than one theme due to the range of issues covered. Additionally, because themes were derived from research objectives and therefore were predetermined at that general level, each theme has subthemes and categories that were derived from the data during the coding and analysis process. An attempt was made not only to analyse themes for each individual (interview) case and across different cases (interviews) but also to make connections across themes (Creswell, 2009:189), categories and codes.

The same interview schedule with open-ended questions was used for all the participants (see Appendix 3). However, interviews for the carers only covered objectives two, three and four, consisting of themes 7, 8 and 9. This is because objective number one, consisting of other themes, was considered too technical for their comprehension and was also adequately dealt with by the other participants. The transcripts from the recorded interviews were sent to almost all the participants except the carers for verification and possible corrections before uploading them in Atlas.ti for analysis. Almost all the carers were semiliterate, so they could not read, and their homes were also too far for the researcher to revisit them and read back the transcripts for their verification, hence the decision not to send them the transcripts.

Verbatim quotations were also used in the presentation and analysis of the findings due to their usefulness in establishing validity (Sandelowski, 2003, cited in Becker *et al.*, 2012:356) and the fact that research participants speak for themselves (Beresford *et al.* 1999, cited in Becker *et al.*, 2012:356). However, due to the need for confidentiality, the identities of participants were kept anonymous in the quotations through pseudonyms and codes. The quotations are cited as, for example, (P1:2; 3:4) where 'P' stands for 'primary document' in the Hermeneutic unit (HU) of the Atlas.ti project, and therefore 'P1' stands for primary document number '1' or transcript number '1'; '2' is the quotation number, that is the second quotation in that primary document; '3' is the paragraph number where that quotation is found; and '4' indicates that this quotation ends in paragraph '4'. If it is '3:3', it would mean that the quotation is found and starts in paragraph '3' and ends in paragraph '3'.

7.2 PARTICIPANTS IN THE STUDY

A total of 24 study participants (from the proposed sample of 28) were drawn from three provinces: Central, Lusaka and Southern provinces. The reasons for not meeting the target were twofold: information saturation and unavailability of some participants. Five carers (all women) were interviewed (in Tonga and Nyanja) from the Central (two) and Southern (three) provinces. One audio file from Central Province was damaged before transcribing; therefore, only four were used. The nine social welfare officers were drawn from the Central and Southern provinces, although two participants from Southern Province opted not to have their interviews recorded. Nonetheless all the nine transcripts were used. Only three from this group were men, possibly indicating the dominance of women in social work.

The Southern and Central provinces in Zambia were selected for their ease of access to the researcher, budgetary feasibility and being more informative on the subject. Southern Province is where the social cash transfer project (the key aspect of social protection in Zambia at present) was first piloted, while Central Province is like any other province implementing other social protection interventions. The selection criteria are discussed in detail in Chapter 5. Ideally, there was supposed to be six key informants from each province (three from government and three from NGOs) in the

proposed sample. However, only one in Southern Province and two in Central Province (key informants from government in either case) were accessible because most of the decision-making positions and knowledgeable officers on the subject are concentrated in the capital city Lusaka, both in government and NGOs.

"[M]ost of the NGOs are in Lusaka, they are not in the rural areas. So the best way is to ensure that you map them-out so that they actually provide social services also in the rural areas, unlike most of the NGOs are just located in Lusaka, you find that one client is provided by ten NGOs." (P19:44; 128:128)

Therefore, the other four participants from government and all five participants from NGOs were drawn from Lusaka (two men and three women). Two audio files from government participants were damaged before transcribing (one partially, the other completely). Apart from the concentration of decision-making positions in the urban areas, the social protection specialists often hold high positions, hence their concentration in the capital city where head offices are found. Table 7.1 below presents the profiles of the 24 participants in the study.

Table 7.1: Participants in the study

No	Gender	Pseudonym	Designation	Province
1	Male	DSWMO1	Social welfare officers	Southern
2	Female	DSWSI1		
3	Female	DSWKZ1		
4	Female	DSWKL1		
5	Female	DSWSRJ1	Social welfare officers	Central
6	Female	DSWKB1		
7	Female	DSWMK1		
8	Female	DSWCH1		
9	Male	DSWMU1	Key informants – government	Central
10	Male	DSWCP1		
11	Male	KABCY1	Key informants – government	Lusaka
12	Male	LSKDSW2		
13	Male	LSKSCT1		
14	Female	LSKDSW3		
15	Female	LSKDSW1	Key informants – NGOs	Lusaka
16	Male	LSKNGU1		
17	Male	LSKCRZ1		
18	Female	LSKSC1		
19	Female	LSKDFI1		
20	Female	LSKPSP	Carers	Southern
21	Female	CBSKL1		
22	Female	CBSKL2		Central
23	Female	CBSKB1		
24	Female	CDSMO1		

7.2.1 Participants' length of service

Tables 7.2–7.4 present the profiles of the participants in this study. As Table 7.2 below shows, the majority (almost two thirds) of the participants (5) have been in employment between 6 and 10 years (5) and 11 and 15 years respectively while about a third (8) have served between 1 and 5 years in their current position. Therefore, there is an abundance of skills and experience among the participants as regards social protection delivery.

Table 7.2: Participants' length of service in years

Length of service (general) in years	Frequency (f)		Length of service (current position) in years	Frequency (f)
1–5	4		1–5	8
6–10	5		6–10	4
11–15	5		11–15	4
16–20	3		16–20	4
21–25	3		21–25	0
Others	4		Others	4
N	24		24	24

7.2.2 Participants' academic qualifications

The majority of the participants (16), as presented in Table 7.3 below, have educational qualifications relevant to social protection and with adequate levels of qualification, mostly a bachelor's degree.

Table 7.3: Participants' academic qualifications

Highest academic qualifications attained	Frequency (f)
Certificate	0
Diploma	2
Bachelor's	16
Master's	1
PhD	1
Others	4
n	24

7.2.3 Participants' professions

As Table 7.4 below shows, the majority of the staff involved in social protection are social workers. This not only makes social protection relevant to social work in Zambia but is also an indication of how social protection in Zambia is focused on social assistance. As used in this study, social assistance refers to a non-contributory type of social protection that is offered to the poorest and most vulnerable people.

Table 7.4: Participants' professions

Profession	Frequency (f)
Social workers	12
Social scientists	7
Accountants	1
Others	1
Non-professionals	3
N	24

7.3 THEMES AND SUBTHEMES

Theme 1 deals with the conceptualisation and history of social protection in Zambia. Theme 2 is a description and analysis of legislations and policies (past and present) for social protection for vulnerable children in Zambia while Theme 3 unravels the fundamental principles that underlie social protection in Zambia and the sources of finance thereof. The types/forms and functions of social protection and the benefits and services for vulnerable children are presented in Theme 4. The institutional framework and administrative structures for social protection in Zambia are presented in themes 5 and 6 respectively. Theme 7 is the description of the risks and vulnerabilities that affect children in Zambia while Theme 8 is a presentation of the experiences with social protection delivery in Zambia as related by the participants. Finally, in Theme 9 the problems and opportunities that underlie the delivery of social protection in Zambia are presented. Table 7.5 below presents the themes and subthemes that were covered in the study.

Table 7.5: Themes and subthemes

Theme	Subthemes
Theme 1: Conceptualisation and history of social protection in Zambia	-Social protection in Zambia -Child protection
Theme 2: Legislations and policies for social protection for vulnerable children in Zambia	-Legislations -Policies
Theme 3: Fundamental principles that underlie social protection in Zambia and the funding mechanisms	-Principles -Sources of finance for social protection
Theme 4: Types/forms and functions of social protection and benefits and services for vulnerable children in Zambia	-Types of social protection -Form in which social protection is provided -Benefits and services -Functions of social protection
Theme 5: Institutional framework for social protection in Zambia	-Collaboration mechanisms -Ministerial collaboration
Theme 6: Administrative structures for social protection in Zambia	-Targeting mechanisms
*Theme 7: Current risks and vulnerabilities	-Risks and vulnerabilities affecting children
*Theme 8: Experiences with social protection delivery in Zambia	-Experiences with social protection delivery
*Theme 9: Problems and opportunities with social protection delivery in Zambia	-Challenges -Opportunities

**Themes involving carers*

7.3.1 Theme 1: Conceptualisation and evolution of social protection in Zambia

Under this theme, the focus was on how the interviewees conceptualised social protection and how it had evolved over time in Zambia. The theme also attempted to elicit understanding of child protection and how it related to social protection. This is because there tends to be confusion between the two concepts and their relationship.

7.3.1.1 Subtheme 1: Conceptualisation of social protection in Zambia

Johnson and Clark (1982) argue that social protection programmes are to an important extent grounded in specific national and historical experiences: they need 'acting out' as much as they need 'thinking through' (cited in Barrientos & Hulme, 2008:316). As stated in Chapter 1, Zambia had some social protection mechanisms even before colonialism. However, each historical phase has had some unique system, from mutual aid up to the

current era of social cash transfer. The latter seems to have placed Zambia in the spotlight as far as social protection is concerned. Although participants had different stories to tell about the evolution of social protection in Zambia, they had similar views regarding its current status.

*“Social protection is very old in Zambia but only now called so. It started after the **Second World War** as measures to support the **war veterans** through the Public Welfare Assistance Scheme (PWAS) in form of food rations, clothing and shelter. After independence, the programme could be modified to include the aged, widows and other...” (P11:3; 8:8)*

*“[W]ell ... social protection itself is **new** but interventions have been in place for a **very long time** [now] ... And maybe it's just the definitional issues that have changed because programs such as the **public welfare assistance scheme** ... have been implemented from the 1960s and so it's got a long history.” (P16:3; 8:8)*

*“[F]rom my understanding social protection **began with** the ... coming in of **privatization**,... once companies were privatized then people [were] **laid-off**, the most impact was felt by those who were laid-off and then as measures of trying to ... assist them ... these policies started coming up. Before ... privatization, social protection was only for retirees in terms of pensions... So those who had never been in employment were not catered for.” (P18:3; 9:9)*

*“I think it's something that **has been there since** ... even before **independence** even **chiefdoms and you know traditional rulers** ... had ways in which they provided for the socially marginalized people in the societies. So it's something that started maybe just as early as social groupings have existed” (P22:3; 11:11)*

Going by these views from participants and most of the literature, for instance Barrientos and Hulme (2008), Bender *et al.* (2013), Devereux (2013), Holzmann and Jorgensen (2000), Mishra (1977), Norton *et al.* (2001) and Polanyi (1944), social protection existed even before colonialism and was provided in different forms and for different purposes. However, since independence, it has evolved again in different ways due to a number of factors, including globalisation and ideological shifts. Therefore, it can be said to be a new discourse for an old activity.

It has been argued in Chapter 1 that social protection means different things to different people. Indeed, the participants had different understandings of the concept, including the provision for basic needs, implementation of services or activities, interventions to vulnerable people in order to alleviate their suffering and safety nets that prevent or cushion vulnerability among people. For instance, some study participants noted the following:

*"I would say social protection is ... one way that provides ... the **basic needs for the poor**."* (P4:1; 7:7)

*"[F]or me I understand social protection to be services or activities that are implemented to ... in order to **alleviate** the sufferings of the **vulnerable people**. Like for example the measures or the programs that can be put or be implemented [for] those people that can be helped to move out of their category and be able to do something for their lives."* (P17:2; 5:5)

*"[P]rograms or interventions put in place by either **government** or **stakeholders** just to **cushion** the effects of you know hardships of the **vulnerable** members of society."* (P1:2; 5:5)

Others understood it differently:

"Social protection ... means ya, a system which is there to safeguard certain people who cannot meet certain basic needs for instance ... people that are not employed and they cannot meet certain basic needs for instance ... food, education ... a country can put in place a system which is going to assist those people attain those needs." (P12:2; 4:4)

*"[A] set of **policies, programmes** or even **actions** with the objective of **preventing** and **protecting** against what I call the right for economic and social types of **vulnerability** and then vulnerability to poverty and deprivation."* (P9:3; 8:8)

What was common, however, was the idea that social protection is not a comprehensive system of assistance but is some kind of help [sic] to the needy, offered either by government or the private and voluntary sectors. This help is offered through a myriad of 'programmes' and interventions, including child protection and social security measures. Therefore, although it is not comprehensive in terms of coverage, it is

comprehensive in terms of programme types or ‘interventions’. It is some targeted mechanism for ‘alleviating poverty’, especially among the ‘poorest’, although a few participants also considered it a right. From these perspectives, therefore, social protection in Zambia is defined in its narrower sense that focuses on social assistance.

7.3.1.2 Subtheme 2: Child protection system

The child protection system in Zambia has been vibrant over the years, at least to the extent of having legislative and policy frameworks, including political attention. There are, for instance, the Affiliation and Maintenance of Children Act Cap 64, the Juveniles Act Cap 53 and the Adoption Act Cap 54 of the laws of Zambia. Even the Disability Act Cap 65 takes care of disabled children. All these pieces of legislation conform to the United Nations Convention on the Rights of the Child of 1989. In terms of policies, there is the Child and Youth Policy of 2006 and also the Social Welfare Policy of 2006. However, Zambia ranked 22nd out of 52 in the index ranking of child protection in the African Report on Child Wellbeing developed by the African Child Policy Forum (Save the Children, 2010). This implies that having legislative and policy frameworks would count for nothing if these are not translated into effective and complementary programmatic interventions.

Most of the child protection issues are dealt with by the Department of Social Welfare. For instance, the “*child protection unit in the police ...would link with [the department of] social welfare so that the clientele are referred to appropriate institutions for care*” (P12:28; 100-100). However, the emergence (or at least scaling up) of social cash transfer in the past few years has proved to be a challenge to carrying out child protection functions, as pointed out later in this chapter. Nonetheless, most of the functions still continue alongside social protection.

7.3.2 Theme 2: Social protection legislations and policies for vulnerable children in Zambia

In this section, the legislative and policy frameworks that underlie the provision of social protection are discussed.

7.3.2.1 Subtheme 1: Legislative frameworks

For a long time now, debates on social protection have remained focused on the level of projects and programmes (De Haan, 2007:132). This has partly caused subsequent governments, especially in the developing countries of the South, to regard social protection interventions not only as consumptive and as some arrangement that they are not obliged to commit sufficient resources to but also as some project or programme that they can change any time that it suits them. The abrupt removal of fuel and farming input subsidies by the Patriotic Front government in Zambia are a good example of how unlegislated-for interventions tend to be at the mercy of politicians. This point is discussed later, but suffice it to say that while the argument for the removal of subsidies was partly substantive, the use of the savings thereof left many Zambians suspicious. Partly, the problem, like many other legislative and policy criticisms (including the hastily legislated minimum wage), stemmed from a lack of stakeholder consultations.

The legal framework, be it at local or international level, is the basis for the rights-based approach to social protection. This is in terms of covenants, conventions and constitutions or better still, high-level or international contracts. As Seppänen (2005) notes, beyond requiring conformity of reform processes with human rights obligations, proponents of rights-based approaches oblige states to formulate their political aims and strategies (such as social protection) with explicit reference to the respective human rights obligations as their basis (cited in Bender *et al.*, 2013:56). And because the implementation of one human right or the lack of it impacts in one way or another on the implementation or non-implementation or realisation of another, the rights-based approach to social protection is not only impossible to avoid but also important for a comprehensive social protection system.

Legislation revives and legitimises social contracts that define the working relationship between the state and the citizenry. In spite of the wave of social protection that has swept across most of the developing countries, some of them have not yet legislated for this new development paradigm. Partly it is because some have laws about different aspects of social protection such as child welfare, care for the aged, disability and labour, among others. In Zambia, for example, there is no single legislation for social

protection but there are a number of legislations that pertain to certain aspects of social protection. These include the Juvenile Act Cap 53, the Adoption Act Cap 54 of the laws of Zambia, the Persons with Disabilities Act Cap 65 of 2012 and the Minimum Wage and Conditions of Employment Act Cap 276 of 2012, to name only a few. It is also worth noting that Zambia ratified the international CRPD in 2010, having been a signatory since 2008. In reference to social protection legislation, one participant observed as follows:

“Eeh, currently we don’t have a comprehensive law for social protection eeh, its not provided for in the constitution, its not provided for in any explicit act for social protection. I think we’ve got maybe a multiplicity of laws that can make reference ... that could maybe in a sense provide for some elements of social protection but we don’t have any comprehensive act currently for social protection.” (P16:7; 18:18)

Additionally, by legislating for social protection, these low-income countries would be making social protection a right that beneficiaries can claim and an obligation on the part of the government to fulfil. However, available evidence from these countries suggest that there is often no political will to do so and where the political will exists, it is limited by resources availability and consequently sustainability. The state in any society would not institutionalise social policies that conflict fundamentally and consistently with the principles of the dominant economic system and power relations (Mkandawire, 2004:12). Mkandawire further argues that different political institutions tend to produce different political capacities for social policy. However, nonlegislation for social protection in Zambia particularly has been a great challenge:

*“Eeh I think the biggest challenge right now is ... **lack of any legal backing** for social protection. We don’t have ... legislation to guarantee social protection and therefore even if we see these changes, ... as long as we don’t ... have a legal document to back ... the provision of social protection, then there is a risk of ... it being discarded based on different **political orientation**.” (P16:49)*

Additionally, there are different pieces of legislation for child protection, such as the Juveniles Act Cap 53, the Adoption Act Cap 54 and the Affiliation and Maintenance of Children Act Cap 64 but not specific to social protection for children. Therefore, apart

from the possible fear of failure to observe and honour this aspect of human rights, the government may be unwilling to legislate for social protection due to resource constraints, as will be discussed later in Theme 9.

7.3.2.2 Subtheme 2: Policy framework for social protection

In addition to lacking a legislative framework, Zambia does not have a policy framework for social protection currently. Nonetheless, the Zambian government in consultation with various stakeholders has come up with a social protection policy and implementation plan, although both were still in draft form at the time of writing this dissertation.

Social protection is a social policy aspect that should not take the form of a project or programme, as has been the case in most recent debates (De Haan, 2007:132), but should be a part of the long-term integrated national policy framework that supports every citizen in some way from birth to death. Barrientos and Hulme (2009:17) note, however, “the adoption of social protection programmes often reflects a desire on the part of policy makers to counteract real or perceived opposition to government policy, and the threat of social unrest.” Therefore, one could argue that to counter possible social unrest or perceived large externalities of the cash transfer programme (Barrientos & Niño-Zarazúa, 2011:607) due to the many unfulfilled promises that the Patriotic Front government had made, it had to quickly legislate for the minimum wage for the ill-informed voters who at the time of the writing of this dissertation were demanding a new minimum wage due to the rising cost of living. However, the government insisted that it would not set a new minimum wage (*Times of Zambia*, 2014).

(i) Scaling up of social cash transfer

The government scaled up the Social Cash Transfer (SCT) Programme from 19 districts in 2013, covering 60 000 households, to 50 districts in 2014, covering 189 000 households, with a further more than 100 districts planned for the coming year (Ministry of Community Development Mother and Child Health, 2014). The report further shows that the budget increased from K17.5 million in 2013 to K150 million, roughly \$22 000, at the current exchange rate, representing a more than 700% increment. According to

the same report, the government was funding 24% of the social protection budget in 2013 but this increased to 75% in 2014. This was a direct shift from the percentage contribution made by donors up to the year 2013 (see Figure 7.1 below).

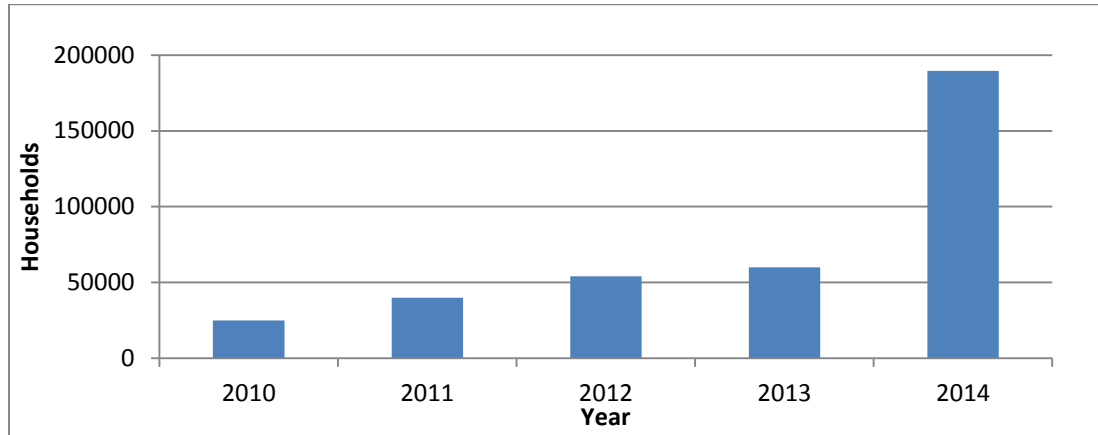


Figure 7.1: Scaling-up social protection in Zambia

Source: Compilation by the researcher

(ii) Removal of subsidies

The government also removed subsidies on fuel because the poor have no cars that use fuel and agricultural inputs by claiming that it was not benefiting the poor and that the savings thereof would be used for infrastructure development, such as roads (when the poor have no cars to drive on the roads), health centres and schools. However, the poor in Ethiopia once protested, “We can’t eat a road” (Yeneabat & Butterfield, 2012), in reference to the need for consultations among stakeholders, especially the poor, in articulating their felt needs. Therefore, consultation with the beneficiaries about their priority needs is very important, regardless of how well articulated from the technical point of view the project may be. Nonetheless, some participants were in support of the removal of subsidies on fuel and agricultural inputs even while they acknowledged that these subsidies were a form of social protection:

“[T]here was a realization in government as well that these subsidies were just not the best, were very expensive compared with their effectiveness. And the realization that much of these subsidies actually did not help to improve the living standards of the lives of the very poor segments of the population. Poor people do not have cars, they don’t buy

fuel, they use public transport yes, even the maize subsidies, the input support program was not benefiting the very small poor farmers... it was benefiting the well-off farmers.”
(P9:17; 38:38)

(iii) Lack of policy on social protection

In Zambia there is no specific policy on social protection at present aside from the one still in draft form, as mentioned above, awaiting government approval. As will be discussed later in the chapter, the lack of a deliberate policy presents one of the major challenges in social protection delivery. This is because, as Robalino *et al.* (2013) argue, policy involves defining a vision for social protection and ensuring coherence among instruments, financing and institutional arrangements (cited in Bender *et al.*, 2013:153). They argue that this is the highest and most strategic level of engagement where the objectives and functions of the social protection systems are defined in the context of national goals and priorities.

One could therefore safely argue that lack of a social protection policy is a clear indication that social protection has not been a priority in Zambian political circles. Or could it be that its absence has in itself been the policy position of the previous government? Or possibly due to the many other policies, the government did not see fit to legislate specifically for social protection. Undoubtedly, the answer to this policy lacuna in social protection is difficult to arrive at. In either case, its absence has impacted so negatively on the implementation of social protection interventions by government and other organisations. As one participant observed,

“the main one is the draft national social protection policy eeh which apparently is now with cabinet ... has not even been approved but is pending the attachment of the implementation plan which is being finalized by the ministry at the moment.”
(P13:7; 23:23)

(iv) Policies that relate to social protection

Like the legislation discussed above, there are a number of sectoral policies that relate to social protection. Some of these policies are the Social Welfare Policy of 2000, the Child and Youth Policy of 2001, the Education Policy of 1996, the National Agricultural

Policy: 2004–2015, the National Disaster Management Policy, the National Employment and Labour Market Policy, the National Gender Policy of 2000 and the National HIV/AIDS/STI/TB Policy, among others. There are also strategic frameworks and programmes that complement these policies, such as the Fifth National Development Plan: 2006–2010, which has a section devoted to social protection, the Poverty Reduction Strategy and the National Safety Nets Programme.

There also existed the National Social Protection Strategy 2006–2010. Given that all these policies, strategies and programmes relate to and guide social protection interventions, albeit in different sectors, one would be prompted to ask why there is a need for a specific policy on social protection. However, due to certain challenges (discussed later in this chapter) affecting the implementation of social protection, such as coordination, there arises a *prima facie* need for a deliberate policy to coordinate and systematise the provision of social protection.

The social welfare policy, for instance, is the bedrock of the PWAS, which is the main social welfare programme catering for the needs of various vulnerable groups, including children, the aged, the disabled and those in need of government bursaries. This policy specifies the coordination and other mechanisms regarding public welfare assistance under the Department of Social Welfare and other complementing programmes.

7.3.3 Theme 3: Fundamental principles that underlie social protection in Zambia

Approaches to social welfare are shaped by what a society believes a government's role and responsibility should be towards its citizens and what the role and responsibility of citizens and civil society are in achieving development (Green, 2009:36). The role and responsibility and by extension the responsibility-rights nexus are important in any social welfare arrangement. Social protection, therefore, is fundamentally rooted in certain principles that define the nature of a particular society, in this case Zambia.

Social provisioning is fundamentally and historically rooted in the need for national unity. As Kpessa *et al.* (2011) remark, post-independence nationalist leaders used health, housing and education programmes to foster a sense of national unity that would

transcend the existing ethnic divisions created by the arbitrary drawing of state boundaries during colonisation. They argue that there is a strong and symbiotic relationship between social (protection) policy and nation building, which revolves around notions of solidarity, risk pooling and collectivism, while involving a transfer of resources between and among citizens. This was exemplified in Zambia by former President Kaunda's *Humanism*. Humanism is a socialist philosophy adopted in Zambia immediately after independence that purports to put MAN [sic] individually and collectively at the centre of all development decisions and programmes.

Indeed, following the neoliberal policies of the 1980s that resulted from the economic crises of the 1970s, when state provisioning of social services was retrenched, most countries in sub-Saharan Africa experienced disloyalty, political instability and eventual changes in governance. As Kpassa *et al.* (2011) observe, the state alienated itself from the majority of the population, which triggered a revival of ethnic solidarities and the return to traditional forms of social protection based upon family obligations and reciprocity.

7.3.3.1 Subtheme 1: Principles underlying social protection provision

This study also sought to establish the fundamental principles that governed the provision of social protection in Zambia. Kpassa *et al.* (2011) argue that sub-Saharan Africa nationalists used social policy as transformative tool for the purposes of mobilisation and solidarity building in a manner consistent with the overall objectives of socio-economic and political development.

However, some participants had problems distinguishing between principles and reasons for providing social protection. Admittedly, the difference between principles and reasons is narrow, and this could be one of the defects of the interview protocol. In this sense, however, 'principle' was used to mean the values underlying action or ideological bases, while the other question was asking about the reasons, that is, motives for providing social protection. Nonetheless, some principles, such as accountability, empowerment, participation, transparency, guaranteed minimum living standards and protection from risk and vulnerability came out prominently:

*“[F]undamental principles as regards social protection, is that of **alleviating poverty** of the poorest and most vulnerable people in Zambia and this is through **promotion** of community **capacities** for comprehensive responses to challenges of **vulnerability**.”*
(P3:28; 65:65)

*“This principle of **participation** basically talks of community, in other words **community participation**, we are talking about how do we deliver these social protection programs.”*
(P7:18; 41:41)

*“[W]e also have **accountability**, of course government as a department,... ok we are a public office and we need to be accountable to the general population in terms of what comes in.”* (P7:19; 41:41)

*“[A]**ccountability, transparency**, culture and tradition, strengthening local resources, equality.”* (P11:14; 30:30)

All of these are crucial principles in social work. However, crucial to the rights-based approach to social protection are the principles of participation (De Haan, 2007; Hamm, 2001; Mkandawire, 2004; Munro, 2008) and accountability. De Haan (2007:159) observes that social provisioning and rights and citizenship can be mutually reinforcing. And it is the rights-based approach that forms the basis for social contractualism, as discussed in Chapter 2.

According to Kaltenborn (2013), the principle of participation entails that all persons affected, in particular the poorest, most marginalised and vulnerable groups of society, shall be empowered to articulate their interests and expectations towards state agencies or development agencies operating in the countries respectively and to contribute to the decision-making process (cited in Bender *et al.* 2013:56) or at least in articulating their needs and problems. Participation within the human rights framework is considered a right, not an instrument to increase acceptance of programmes and projects that are brought to the people (Hamm, 2001:1019). In this sense, participation is important from needs assessment through to programme evaluation.

The principle of accountability or justiciability (Kaltenborn, 2013) entails ability of or opportunity for the right holders to claim their rights before independent control bodies

such as national courts and to enforce them eventually (OHCHR, 2006, cited in Bender *et al.*, 2013:57). It also entails service providers being answerable to their service users.

However, ideal as these principles may be, they have some limitations in practice. Rights themselves may be in conflict, for instance the right to self-determination versus a disaster or emergency situation that requires expert intervention or the right to fair trial by a murderer versus the right to life by the murdered. Assurance of these rights may also be limited by availability of resources, and therefore opting to address only one or two of the rights or needs may be necessary, as is the case in most developing countries. As Seppänen (2005) notes, since all human rights are indivisible and therefore equal, the rights-based approach fails to provide answers to these conflicting situations (cited in Bender *et al.*, 2013:57).

Additionally, given the absence of legislation on social protection in the case of Zambia, except in international conventions, such rights become very difficult to uphold or even claim. For instance, if the right to food was a real right [sic] in Zambia, the Patriotic Front government would not have removed agricultural subsidies that ensured food security to the most vulnerable households. But as Kaltenborn (2003) observes, the human rights system provides merely a framework, both on international and national level, by setting legal boundaries to be respected in all political decision making (cited in Bender *et al.*, 2013:57); it does not, more importantly, repeal national laws.

7.3.3.2 Subtheme 2: Sources of finance for social protection in Zambia

Financing has emerged (and remains) a key constraint on the development of social protection (Barrientos, cited in Barrientos & Hulme, 2008:300) in developing countries in general and in Zambia in particular. The author argues that there are different sources for financing social protection and these include aid from international donors, revenues of national governments, private, community and NGO financing as well as household (and individual) savings and out-of-pocket expenditure. According to the participants, the main source of finance was government:

*"Its through **Pay as you earn**. Pay as you earn that's where they get money for the funding."* (P2:25; 135:135)

*“**Social cash transfer**, that one, there is, the bigger players there are the **donors**, the so called cooperating partners like DFID, UNICEF and the other ones. So you find that these people put in a certain percentage, I don’t, I understand now, I don’t know if its still 14%, it started in such a way that they started and then government started putting in their little portions and with time, they expected government to increase so that by 2020 they hand over.” (P3:32; 77:77)*

*“[T]here are components that are tax-financed so they are funded from general **government revenues**. And there are components that are **donor financed** ... from donors” (P16:16; 54:54)*

*“They are funded by the **government** of Zambia.” (P21:15; 44:44)*

This also explains the many players in the social protection delivery process in Zambia although their efforts are not well coordinated and consequently the results are poor. If all these sources of finance and players were properly coordinated and given appropriate incentives and legitimised, financing would not be a problem in Zambia.

Although a number of interviewees said that the “national treasury” or the “government” was the main source of revenue for social protection activities, available literature shows that government’s contribution is small compared to that of the donor community but has increased in the last two years in the case of Zambia. Evidence by Devereux and White (2010) and the ILO (2008) shows that despite only covering pilot projects, the donors’ contribution to the social assistance budget is double that of the government (Ulriksen, 2013:44) and as Table 7.6 below shows, it is more than quadruple in most cases.

However, the figures in Table 7.6 below do not include social protection funds disbursed by NGOs, private sector organisations, philanthropic organisations and individuals. If all these resources were pooled together or neatly coordinated, arguably there would be massive poverty reduction in Zambia because what these other players disburse is often not known and could be as much as the contribution by the government and international donors put together. Activities by these organisations have been a source of concern for the government over the years, and probably, just maybe, the Non-governmental Act No. 16 of 2009 will address this conundrum.

Table 7.6: Zambia's resource allocation for social protection since 2010

Year	2010	2011	2012	2013	2014	2015	2016
Districts	5	9	11	19	50	78	103
National caseload – household (HH)	25 431	39 862	54 133	61 000	189 603	390 104	495 117
Gov't (K' million)	4.0	7.8	11.5	17.5	150	200	250
Donors (K' million)	31.5	44	44.5	54.6	50	-	-
Total	35.5	51.5	56.0	72.1	200		
Gov't contribution%	11.2	15	20.5	24	75.5		
Amount per HH	50 000	55 000	60 000	70 000	70 000	-	-
Amount per (disabled person)	-	-	120 000	120 000	120 000		

Source: Adapted from the World Bank, 2014 and the MCDMCH, 2014

As Table 7.6 above shows, there has been accelerated scaling up of the social protection programme from the government point of view while the contribution from donors has been reasonably stable and steady since 2010. Nonetheless, the recent increases in the social protection budget, especially in the social cash transfer programme, by the government of Zambia are very impressive because as the Minister of Finance put it, “In order to make a significant impact on reducing extreme poverty” (Ministry of Finance and National Planning, Zambia, 2013). However, these increases raise a number of questions; pertinent among them are the following:

- What is the government's motive for such increments when the economy is plummeting?
- How sustainable is this increment, especially in the face of the downward trend in economic performance?
- What is the possible effect of this ‘more money in people's pockets’ on general inflation?
- What is the effect of this increment on other social protection programmes, such as the longstanding PWAS and child protection?

(i) Government motive for increasing social protection coverage

Regarding the first question, the Patriotic Front government came into power partly because of promising ‘more money in people's pockets’. Whether there is some

genuine concern for people's welfare and this is the way of doing it (putting more money in their pockets) or whether this is what the government meant during campaigns, that it would increase the money in people's pockets, remains to be established or indeed whether it is some political repositioning as speculated by one interviewee when he noted the following:

*"I think its because they basically decide that this is a signature program that has got **evidence**, its working, its reaching the most marginal, its making the **positive difference** in their lives and it's a pretty clear rural potential vote winner to have twenty percent of most marginal population getting a very significant and meaningful direct benefit from government eeh. So I guess you could see it as a kind of a **future election positioning** or you could see it as fulfilling the commitment of the PF in its manifesto to the most marginalized and putting money into people's pockets eeh."* (P13:14; 43:43)

Indeed, this promise of more money is a potential vote winner because, as will be shown later in this chapter, cash disbursement presents a number of challenges, including corruption and fraud in addition to sustainability.

(ii) Sustainability of the increased coverage

Regarding the second question, Zambia's economy has been sliding downwards, going by some economic fundamentals. For example, when the Patriotic Front government came into power in 2011, the exchange rate between the United States dollar and the kwacha was \$1 = K0.480, but today it is \$1 = K0.700. The cost of mealie meal (Zambia's staple food) was K38 for a 25 kg bag, but today it is K78 for a 25 kg bag. Additionally, fuel costed K8.647 and K7.950 for petrol and diesel respectively compared to the current K10.63 and K10.01 (Energy Regulation Board, 2014). In the Zambian economy and perhaps elsewhere, any increment in fuel prices tends to have a trickle-down effect on all other commodities. In general, therefore, the cost of living has increased. Given the deteriorating economic performance, it becomes reasonable to question the sustainability of such an increment in a consumption (sic) programme. However, the donor community or cooperating partners were optimistic:

*"Ya, financially these programs are **cheap to implement**, it still results in a small proportion of the government's budget and so, from in terms of financial **resources** and*

*the implementation process, it's **very ambitious** to scale-up such a program so quickly to such a scale, its, so far it's been ... in terms of delivery."* (P21:38; 114:114)

Indeed, the recent increment in the social cash transfers budgetary allocation was K150 million in a national budget of K42.68 billion or 30.7% of the GDP (Ministry of Finance and National Planning, Zambia, 2013), of which K10.51 billion was expected to be mobilised through foreign and local borrowing! The K150 million would therefore represent roughly only 0.4% of the budget, probably part of the money to be borrowed. Therefore, the increase in real terms is very little, probably making cooperating partners to believe that it is feasible although it is not the only social protection activity. It is important to note that from the end of April 2014, the country was experiencing an external debt of \$4.2 billion or 22% of the GDP plus a domestic debt of K20 billion, approximately 16.4% of the GDP (Ministry of Finance and National Planning, 2014), not to mention the budget deficit. It is therefore these staggering figures that cast doubt on the feasibility of increased coverage, on a seemingly noble commitment by the government.

Robalino *et al.* (2013) propose three principles for financing an integrated social protection and labour system: ensure that the social protection and labour system is financially sustainable so that inputs from general taxation are fiscally affordable, ensure that subsidies are progressive and minimise economic distortions, particularly in labour markets (Bender *et al.*, 2013:155). From the above arguments, the scaling up of the social cash transfer programme does not seem to obey the first principle and therefore it risks being a Patriotic Front fad.

Additionally, the option of making subsidies progressive by revising targeting mechanisms or at least gradually withdrawing them was neglected, thereby removing them altogether, leaving recipients in a quagmire. It is also worth noting that in Zambia, social protection is used in a sense that excludes labour. Labour is often discussed under social security, which is mainly contributory and has been discussed at length in Chapter 1 to be a component of social protection. Nonetheless, the government has been trying to address distortions in the labour market by among other measures

harmonising salaries in the public service as well as introducing the minimum wage, albeit controversial.

(iii) Effect of the increased coverage on inflation

The third question arises from the basic rule of inflation when there is a great deal of money in circulation. This would perhaps explain the continuing increase in the prices of commodities explained in the second question scenario. It can further be explained by the theory of dynamic equilibrium. According to Peil (1977), this theory asserts that society always strives for some new adjustment to change. Using wages and prices as an example, Peil (1977) explains how prices rise relative to wages (inflation). The workers demand that government increase the minimum wage. The minimum wage would procedurally be adjusted, thereby easing pressure on it, though with a corresponding increase in prices to even above the new minimum wage (wage rise) because the sellers believe that consumers have more to spend, thereby causing inflation. The rise in prices would eventually stabilise (equilibrium). This steady increase would again compel workers to press the government for minimum wage increase. According to Peil (1977), sometimes prices may be triggered to rise very high due to inflation and attempts to change the situation may just trigger major change. To avert major changes, this situation would be resolvable by rebasing the currency. The current government started with the solution, probably in anticipation of the consequences.

(iv) Effect of the increased coverage on other social protection interventions

Regarding the last question, the longstanding PWAS and many other child protection interventions seem to have been neglected in favour of the new social cash transfer programme. As one interviewee who lives in a district where both programmes are implemented observed,

“ ...very few people were actually being assisted but with the coming of the social cash transfer for me as a social worker I think am happy because at least its covering a lot of people, ... and the monies [funding] ... [is] predict[able] and ...the people are actually getting the money unlike the other program the PWAS... [for instance] ... since the year started, we haven't received the money (for PWAS) for PWAS eeh so without the social

cash transfer we wouldn't even be mentioning that we've assisted other people."
(P17:34; 112:112)

Additionally, and as mentioned earlier, the government in 2012 removed subsidies from fuel and farming inputs (also social protection measures), possibly to fund the increment in social cash transfer. In effect, what has been increased is the cash-based transfer programme (social cash transfer) while reducing, removing or neglecting other social protection interventions, especially the in-kind transfers. This move can be said to be from several budgets and several programmes to one budget and one programme, which is cash transfer, or emptying many pots in order to make one full. Additionally, it shows some seemingly ideological shift from leftist proclamations to rightist actions, mainly neoliberal, when the latter is said to threaten the social standards, especially in countries of the South (Hamm, 2001:1007). The measure would suggest support for the notion that social protection 'promotes dependency' or is 'wasteful'.

(v) Adequacy of assistance

A majority of scholars conclude that there are many benefits resulting from investment in social protection, especially drawing lessons from South America and Southeast Asia (Gabel, 2012; Harris, 2013), or at least its role in interrupting risk and vulnerability among the chronically poor (Barrientos *et al.*, 2005) as well as supporting long-term growth (Harris, 2013). The debates are often suggestive that social protection is or should be regarded as some form of investment in human development (Barrientos & Niño-Zarazúa, 2011), not consumption or wastage. Those regarding social protection in the investment sense, mostly use education and health as proxy indicators of how social protection can contribute to human development. For instance, one participant felt that:

*"we [it] can help people **graduate from poverty** ... ensure **food security**, it can ensure **investment in human capital** through education... health ...protect people from **risks** ... risks throughout the life cycle."* (P9:40; 81:81)

Another participant linked it to human development:

“Social protection is used as a tool for human development because it will provide access to services like education... health...can improve nutrition of children. In that sense we are building the human capital for the future.” (P10:26; 51:51)

Going by the human capital theory (Schultz, 1963), this would be true and ultimately should be supported. This is because a healthy population as a result of good nutrition and education (both formal and informal) is supposed to be more productive than one that is not healthy. According to Becker (1964), this theory suggests that education or training (and indeed health care) raises the productivity of workers by imparting useful knowledge and skills, hence raising workers' future income by increasing their lifetime earnings (cited in Sweetland, 1996). According to Sweetland (1996:341), human capital theory suggests that individuals and society derive economic benefits from investments in people. Social protection's investment in people is through education, nutrition and health care support to vulnerable households.

However, resource allocations for social protection in some developing countries would suggest the unlikely possibility of achieving the desired human capital. For example, the Zambian package under social cash transfer is K70 (approximately \$10 at the current exchange rate of \$1 = K7) bimonthly. The question is how far this package can go to achieve this noble target. At the time of the writing of this dissertation, the price of mealie meal, the staple food, for a 25 kg bag, assumed to be sufficient for a household of six for at least two weeks, was K74.77 (approximately \$10.7). The Jesuit Centre for Theological Reflections estimated the cost of the food basket for a household of five (which is the average in Zambia) to be K3 684.46 for the month of June 2013 (*The Post*, 2013) and probably higher in 2014. Therefore, it is unlikely that such kind of assistance would reduce hunger at household level, let alone poverty. As some carers complained:

“It doesn't last a month....” (P25:5; 19:19)

“We complain that it's little.” (P26:10; 70:70)

Although it was beyond the scope of this study to ascertain the effectiveness of social expenditure (in this case on social protection), spending figures by themselves tell us

little about social (protection) policy and probably very little about poverty and human development outcomes (De Haan, 2007:102). Therefore, even if more money were pumped into the programme (as has been the case in Zambia in the last two years – see Table 7.5 above), it is unlikely that poverty would be a thing of the past in Zambia, as discussed in Chapter 3.

7.3.4 Theme 4: The types and functions of social protection for vulnerable children in Zambia

This theme looks at the various types or categorisations of social protection and the forms in which it is provided, the benefits and services associated with it as well as the purpose that it serves.

7.3.4.1 Subtheme 1: Types of social protection

Social protection is generally provided as transfers that can broadly be categorised into conditional and unconditional transfers. The former, which may be cash or in-kind transfers, are normally provided to the recipients subject to their meeting certain conditions (Piachaud, 2013). According to Adato and Bassett (2012:92), conditional cash transfers are the oldest and most commonly implemented. The authors argue that these conditions include children going to school and eating well, resulting in increased school attendance rates, as evidenced in Latin America where these conditions were first implemented.

The *Bolsa Familia* of Brazil and *Oportunidades* of Mexico respectively (Barrientos & Niño-Zarazúa, 2011; Ellis *et al.*, 2009; Gabel, 2012; Harris, 2013; Midgley, 2013; Piachaud, 2013, among others) are good examples of conditional cash transfers that have also proved to be successful. Under conditional transfers, income is provided to poor households on condition that household members access school and health clinics on a regular basis (Barrientos & Niño-Zarazúa, 2011:604).

Unconditional transfers, conversely, are welfare benefits provided to the poorest households or individuals to alleviate poverty but without any conditions to the beneficiaries. Nonetheless, they are means tested. One example of unconditional

transfers is the transfers for old and needy people in Sierra Leone (Harris, 2013:142), the PWAS in Zambia, M-Pesa in Kenya as well as many other social assistance-related programmes.

Social protection can also be divided into contributory and non-contributory transfers. The former, as discussed below, are generally related to formal employment and are mainly provided through social insurance or work injury. The latter, in contrast, characterise most of the unconditional transfers that are provided to the poorest and most vulnerable. Although there have been a number of types of social protection in Zambia over the past few years, the prominent ones are social assistance, social insurance, labour market interventions, social (protection) funds and community-based or informal social protection. Predominantly, the participants did not make the broad categorisations of conditional and unconditional transfers but made specific ones, such as the following:

“Social cash transfer (SCT), National Pension Scheme Authority (NAPSA), Farmer Input Support Programme (FISP), women empowerment programme, Public Welfare Assistance Programme (PWAS), Food Security Pack (FSP).” (P4:24; 77:77)

“SCT, PWAS, child protection fund, social protection fund.” (P11:18; 37:37)

“Social cash transfer, social security pack, pass-on-the gift, education support by Ministry of Education, public welfare assistance scheme.” (P5:14; 39:39)

However, conditional transfers have reportedly been successful in middle income countries such as Brazil and Mexico, as discussed above. What has not been fully ascertained is their effectiveness in low-income countries with predominantly undeveloped infrastructure and how they may have unintended negative outcomes. Indeed, the school feeding programme introduced in Zambia in 2003 achieved its objective of increased enrolments, but this was at the expense of quality, space and progression.

While children would go to school with the incentive of a snack, they would have nowhere to sit in class because they were too many. The high school system could not absorb everyone from the lower grades, thereby solving one problem (attendance) by

creating another (space) and even performance and ultimately progression. Additionally, there was no corresponding empowering of parents so that they could afford to pay school fees in high schools where children were expected to proceed. Therefore, even if space in high school would not be an issue in some cases, fees were as some children would just stay home even after passing the examinations because their parents could not afford the school fees. There is thus a need for complementarity of social protection interventions so that they do not defeat the purpose of each other.

Nonetheless, most of the transfers in Zambia are conditional, except the conditions are not strictly adhered to. For example, the PWAS has a qualifying matrix for targeting purposes: “you have to use the matrix for one to qualify as a vulnerable person” (P2:49; 217:217). Therefore, meeting those conditions qualifies one for assistance. However, targeting and conditionality are not synonymous but are not mutually exclusive either. Instead, they can be said to be mutually supporting and reinforcing. For instance, “the provision of grants to targeted poor households on condition that they engage in human capital investments” (De Britto, cited in Barrientos & Hulme, 2008:181) shows how targeting can be used for a conditional programme or how a conditional programme uses a targeting mechanism. What is common in Zambia, however, is targeting although there are various targeting mechanisms, as discussed in Theme 6.

“There are actually very different targeting mechanisms each program appears to have its own targeting mechanism....” (P10:52; 110:111)

In terms of sustainability, with the exception of the conditional and contributory National Pension Scheme Authority, the ‘pass on the gift’ transfer seems to be more viable because it involves capital distribution and redistribution. Although not very new, ‘pass on the gift’ is a form of transfer based on the principle of continuous transfer and passing on of the yields of a transfer to other members of the livelihood group, household or households. It is commonly done with livestock, such as chickens, goats, pigs, sheep and cattle. It starts with one or more households or livelihood group receiving some livestock, for example a goat, from either government or an NGO. When that livestock produces an offspring, the offspring is given (passed on) to another household or group who would also pass on when it produces an offspring, and the

cycle continues until everyone has received some livestock. It has so far been effective in Zambia. The other specific types of social protection are discussed below.

(i) Social assistance

Social assistance is the most common type of unconditional social protection in Zambia and other developing countries. This is partly due to their focus on poverty reduction. Social assistance is the type of social protection that is more relevant to social work as it provides support to those in poverty and vulnerable circumstances, especially children. This study was biased towards social assistance for these two reasons: its relevance to social work and being the most common in Zambia where the study was carried out, and by extension it is probably the most effective poverty reduction intervention. It is also one of the 'four pillars' of the draft social protection policy in Zambia, the others being *livelihood and empowerment, social insurance and disability*.

Social assistance is the type of transfer that is provided to the most poor without other means of survival so that it meets the basic needs of *'those who cannot work'* (P9:23; 52:52). According to De Haan (2007:126), social assistance refers to support to the poorest, forms of public action that transfer resources to groups deemed eligible due to deprivation, and has often been thought to be of little relevance for the poorest countries. This could be due to the fact that majority of the populations in these countries are often poor. But if this were the case, social assistance should have been the most comprehensive programmes in the poor countries since they would need to cater for everyone.

Social assistance programmes are often non-contributory. In the case of Zambia, social assistance is rendered mainly through the public welfare assistance scheme under which incapacitated households like the aged- or elderly-headed households, child-headed households and households headed by or keeping a disabled person or a number of orphans and vulnerable children are assisted. These programmes include subsidies, such as farmer input, food security packs, income-generating activities, social support and social cash transfer. According to De Haan (2007:126), they could include employment-related programmes such as public works, which are often self-targeted.

The social cash transfer has become the most prominent since its inception in 2004. Its coverage has increased, and so is its funding. However, this has been at the expense of other interventions, especially child protection, in terms of not just funding but also monitoring.

Social assistance programmes are often selective or targeted but aimed at preventing and reducing shocks as well as enhancing the coping capacities of the vulnerable groups. Assistance could be cash or in-kind benefits or services provided by government, the private or voluntary sector and NGOs. As a government programme, social assistance is often funded from taxation. Nonetheless, the social cash transfer can also fall under social insurance.

(ii) Social insurance

Social insurance refers to programme financing by contributions based on an insurance principle or protection against uncertain risk by pooling resources (De Haan, 2007:125). These are normally contributory transfers or programmes, such as health care and unemployment insurance. Social insurance is more associated with formal employment where employees would make a shared contribution with the employer towards some scheme to cover some contingencies related to work.

*“[S]ocial insurance and social security are more **contributory programs** ...cater[ing] largely to employed segments... the two programs that are predominant under that pillar are the pensions as well as the health insurance ... based on contributions [from] member.” (P16:18; 70:70)*

Given that employment rates are low in most developing countries, social insurance is not a very effective type of social protection due to limited eligibility and coverage. It needs to expand from a small base in the ‘formal sector’ (to include the informal sector) if it is to be of relevance for poverty reduction in the South (De Haan, 2007:125). However, the inclusion of the informal sector in social insurance still remains a challenge, especially in Zambia. This is because informal sector workers not only have low and irregular wages or income but also present a high risk to the insurers or are sometimes uninsurable.

Other programmes under social insurance include work injury and disability (which is covered by the Workman's Compensation Control Board), old age (covered under the national pension scheme authority), survivor benefits and sickness benefits (covered both publicly and privately).

(iii) Labour market interventions

Labour market interventions are related to social insurance as they focus on those who are able to work. According to Barrientos (2013), they fall into two categories, namely 'passive' interventions, which set minimum standards of employment and protect workers' rights, and 'active' interventions, which aim to enhance employability through training and skills transfers, job search and intermediation, remedial education and employment subsidies (Bender *et al.* 2013:26). Labour market interventions include legislations such as those pertaining to minimum wage, unemployment insurance and skills training and development and can be implemented alongside other social protection interventions.

“Social security ... relates to the minimum wage and that's one legal aspect. The minimum wage legislation in Zambia is one type of how social protection is regulated by law.” (P9:9; 19:19)

“So wage regulation, wage legislation is protection, it protects the workers from exploitation from employers from applying wages that differ from the minimum wage so it's part of protection.” (P9:11; 23:23)

Although this type of social protection is not very common in Zambia, the government enacted the Minimum Wage and Conditions of Employment Act Cap 276 of 2012. This was the first passive labour market intervention in Zambia. There are also various skills training interventions, especially those of development in nature that would help especially, the youths and other unemployed people. Often they are distinguished by self-targeting, for example food for assets, food for cash and public works. But as Barrientos (2013) argues, in developing countries, labour market interventions are restricted by fluid and informal labour markets (cited in Bender *et al.* 2013:26). Additionally, as discussed below, developing countries are characterised by large

informal sector employment, which makes it difficult to effect legislation for both coverage and taxation.

(iv) Community-based or informal social protection

Although social protection is often a formalised way of offering assistance to vulnerable groups, it can also be implemented and sustained informally and voluntarily at community level, for example informal savings schemes.

*“[S]ocial protection is not only formal by the government, in **the family**, there is also social protection, **informal mechanisms**, they borrow money, they have this kind of relationships etcetera they rely on **community networks**, so family ...”* (P9:44; 90:90)

Informal social protection serves as a gap-filler to the formalised system and can have very wide coverage due to relaxed rules regarding membership or eligibility. However, there is evidence that the development of informal social protection can have powerful benefits in terms of strengthening social capital, social cohesion and governance (Norton *et al.*, 2001:11). Nonetheless, most analysts emphasise the existence of an informal sector as a major obstacle to expanding social (protection) policies (Barrientos & Niño-Zarazúa, 2011; De Haan, 2007:91; Van Ginneken, 2003). This is due to challenges in taxing informal sector activities, low and irregular incomes and therefore irregular contributions (or reluctance to pay premiums); workers in the informal sector tend to be more risky to insurers. Nonetheless, there is advocacy in the social protection literature for including informal sector workers in social protection interventions (see for instance Sirojudin & Midgley, 2012; Van Ginneken, 2003).

(v) Social protection fund

In Zambia, another prominent type of social protection is the social (protection) fund, which is a kind of support to vulnerable but viable households to engage in income-generating activities. Social funds balance multiple objectives under the umbrella of improving the living conditions of the poor: improvement in social and economic infrastructure; creation of short-term employment; community development, specifically to build capacity to demand and manage development resources; improvement of social service delivery; and support for decentralisation and municipality strengthening (De

Haan, 2007:119). The author argues that social funds can include or facilitate a variety of activities and a range of different institutions. They can even be called by different names in different countries. Although originally some relief kind of intervention, social (protection) funds, as they have come to be commonly called in Zambia, are becoming a powerful source of capital for poor households. They are used for supporting vulnerable households or individuals who are able to work or engage in business but do not have the capital to do so. Therefore, they are means tested and funded from general taxation as well as donors.

*“Social protection fund is also relatively new but has been introduced in the Ministry of Community Development, Mother and child health where its focusing on ... people who are **vulnerable but viable**, those that are able to, to, they are vulnerable but they do not have means and ways of surviving so that they can start up a project by providing funds so that they can start up a small capital, small grant for them.” (P7:27; 49:49)*

*“Social [protection] fund is meant to empower through capital in income generating activities, and then we have like PWAS, there is no **empowerment** involved, its just mere **handouts** that you give.” (P3:36; 87:87)*

However, De Haan (2007:119) notes that social funds are primarily an intermediary that channels resources to small-scale projects for the poor and vulnerable groups rather than a specific instrument of social protection.

Before looking at the form in which transfers are provided, it would be important to point out that conditional transfers are the most common. This is because even the inexplicit conditionalities, such as old age and the needy (characteristic of social assistance), are conditions upon which transfers are based. Therefore in reality, there is no unconditional type of transfers or perhaps all transfers are targeted or means tested.

7.3.4.2 Subtheme 2: Form in which social protection is provided

Social protection provision can be done through different forms in different countries. The most common forms are *cash, food, inputs* and *assets* (Ellis *et al.*, 2009:10), which may be conditional or unconditional transfers. However, the most common in Zambia are cash and in-kind benefits. All these forms have advantages and disadvantages, and

they all have been implemented in Zambia by both government and NGOs. Currently, the most prominent is the cash based transfer:

*“[T]he social protection services are given in a number of ways, there are so various ways, ... handouts, cash, **services in-kind**, issues to do with counselling, legal provision ... shelter and economic empowerment.”* (P19:24; 70:70)

(i) Food transfers

Food transfers were also common especially during the emergency of 2000–2003, extending into the protracted relief era from around 2004. The protracted relief and recovery era was characterised by both food and assets transfers, especially by NGOs. The types of food were mainly cereal (maize and wheat), pulses (beans and soya beans) as well as corn soya blend for mainly malnourished children:

“I also know of food supplements....” (P8:26; 99:99)

“[I]f they are lacking food you give them maybe mealie meal [corn powder]....” (P12:16; 52:52)

“[S]upported cash and food transfers to people” (P13:16; 47:47)

*“[A]round 2001-2, there was ... a southern African **humanitarian crisis** ... a third of the population in Zambia were on **food aid**”* (P21:3; 9:9)

After the crisis, though, there was a need for longer term support to prevent households from sliding back into vulnerability and poverty. It was the need for long-term support that led to interventions such as farm input transfers.

(ii) Farm input transfers

Farm input transfers (in the form of fertiliser and seed) have been common, starting in 2001/2002 as the Food Security Pack implemented by the Programme Against Malnutrition, an NGO that had been established for the purpose of overseeing food security in the country. The idea behind their introduction was to subsidise food at production level rather than at consumption level, and as Whitehead (2008) argues, agricultural improvement is in some sense the bedrock of economic prosperity (cited in Barrientos & Hulme, 2008:101). In 2010 it changed to the Farmer Input Support

Programme, operating under the same principle but with a refined meaning and emphasis that it was not only fertiliser that was provided at a subsidised rate but also other farming inputs, such as seed. This remained the principle until the Patriotic Front government reduced its support after coming into power in 2011 and eventually completely and abruptly removed it altogether in 2012, arguing that it was not benefiting the poor. This was confirmed by a participant who observed that

“the farmer input support program ... in form of a subsidy to help farmers and that’s good because I think in the past production per hectare increased and it helped the farmers. But there are two imbalances to the farmer input support program. If you analyse, first, it is [big] farmers who are benefiting from the program ... not the poorest farmers There is one issue there we do not reach the poorest farmers who are the prime targets.” (P9:63; 147:147)

However, as pointed out earlier, the fact that it was the large-scale farmers who were benefiting and not the small-scale farmers points to administrative problems, not the viability or non-viability of the programme. Therefore, the first step should have been to work on targeting mechanisms that impacted negatively on programme implementation and consequently effectiveness.

(iii) Asset transfers

Asset transfers took the form of, for instance, irrigation pipes and seeds, livestock to community groups of varying types as well as livestock especially in the ‘pass on the gift’, discussed earlier. These forms of social protection transfer are not mutually exclusive. They can all be offered by one agency or organisation, or several organisations or agencies can provide one of these at the same time and in different forms to serve different but complementary purposes, as explained by this participant:

“[S]ometimes directly as handouts ... secondly, they would come out as skills development where you are training that person to ya to gain a skill that will help them. Then lastly in the form of now the society at large ... for instance you put up like these so clubs, women clubs, you find that they may not just benefit the members ... the clubs themselves will look at certain problematic issues in their society.” (P12:21; 68:68)

(iv) Cash transfers

Cash transfers are increasingly being preferred to food aid and are currently the main form of social protection in Zambia. According to Basset (2008:10), the rationale for cash transfers is rooted in traditional economic theory, whose assumption is that individuals make rational decisions to maximise their own wellbeing, taking into consideration the costs and benefits of each decision. However, this theory also assumes that an individual is well informed, which is not the case with most vulnerable people. A number of scholars think that cash transfers are often cost-efficient to deliver, creating incentives for agricultural production and marketing and allowing recipients to meet a range of food and non-food needs (Creti & Jaspers, 2006; Gelen, 2006; Harvey, 2007, cited in Sabates-Wheeler & Devereux, 2010:2). Since their first piloted implementation in the Kalomo District of Zambia in the poorest 10% of households (Barrientos & Hulme, 2008:19) in 2003, with mainly donor support, cash transfers have been rolled out to 50 districts in 2014. The rolling-out has mainly been necessitated by government's increased involvement in the programme whereby it has massively increased funding in the recent past. In Zambia, social cash transfers are targeted but not conditional.

"[U]nder social cash transfer, we give money, beneficiaries cash, then we don't need to tell those people what they need to buy because they are the people who know what they need, for us maybe we are able to assume but them, they are in that state so they would use that money for whatever they need at home, food fertilizer and other services...."
(P17:20; 74:74)

Therefore, social cash transfers afford the beneficiaries optional usage of the transfer, perhaps one of the reasons that they are preferred. However, they have also been criticised for being ineffective against price inflation and underwriting neoliberal economic policies (Devereux, 2013). However, social protection is supposed to be a shield against such policies.

7.3.4.3 Subtheme 3: Social protection benefits and services for vulnerable children in Zambia

There is growing evidence that countries with (social protection) programmes focused on children have a greater chance of minimising the longer term effects of most crisis (Barrientos & Niño-Zarazúa, 2011:603). They argue that not only are children the largest group within the global poor but they are also at the centre of the fight against intergenerational poverty (and a human capital investment). Although it is undeniable that ultimately children benefit from most social protection programmes, be they service or employment related, there is a need for social protection that is directly focused on children's problems, their needs and their opportunities. The emphasis in this study was on vulnerable children because of resource constraints in a developing country such as Zambia. This would be the starting point, not the ultimate end, as such interventions would over time be rolled out to all children.

Townsend (2004) observes that in the poorest countries, there are considerable problems, especially in rural areas, in providing benefits and services directly to children (Mkandawire, 2004:55). This was echoed by a participant who observed that in addition to inadequate funding, there were "poor road networks" (P5:33; 91:91).

It therefore shifts the problem from fiscal space and willingness of a country to provide benefits and services to vulnerable children to administrative and logistical challenges. It therefore requires collaborative networks between government and its partners, an issue that this study established to be among the greatest challenges. Nonetheless, the government has the core responsibility of establishing and maintaining road networks that facilitate access to difficult-to-reach areas. This is yet another way in which social protection also serves a developmental function because in the process of making such areas accessible, the government would in effect be developing such areas by developing infrastructure such as roads, thereby opening up trade links among different areas. Therefore, to this important extent, social protection presents opportunities in as much as it poses challenges, as discussed further in Theme 9.

According to UNICEF (2008:VI), there are about six fundamental principles of a child-sensitive social protection system, namely promoting a coherent legal framework to protect the rights of women and children; addressing the age- and gender-specific risks and vulnerability of children; intervening as early as possible to prevent irreversible impairment to children; making special provision to reach children who are most vulnerable; helping children and women to claim their rights; and facilitating their participation in decision making and strengthening the capacities of the state, communities and families to respect, protect and uphold rights. These principles recognise that although children have gender- and age-specific needs, rights and risks, these can only be fully met and tackled with an integrated social protection system that also take into account their family situations, especially their mothers.

Most participants in the study felt that social protection benefits, whether given directly to the child as a child grant, or to a household, or to the school as school fees or even to a health centre, ultimately benefited the child.

*"[E]ducation, care and support that is directly for children. Although even the other two because we **target** normally the family and also in the **family** children are there."* (P1:59; 106:106)

*"[A]ll these things ... are for children. Living in families that are income poor can be detrimental to children, **living in food insecure families**... that's why UNICEF focuses on maximum social protection."* (P9:42; 86:86)

*"[W]ithin social cash transfer [there is a component] that focuses on the welfare of children ... **child grant** ... that is targeted at households ... [with] children under five. In that sense, we can say we have also a slight focus of **protecting children**. But as a cash transfer unit, we are just talking about social protection in general but as a department there are other programs that focus on children like the children's homes, the juvenile program that we have under statutory section."* (P10:8; 19:19)

*"I may say all of them are actually benefiting the children because ... we give the household head so that ...children also can ... access. Like the ... **multi-categorical targeting** program... we select a female who is actually keeping children... older person who is keeping children... the **qualifying criterion** is that they should be keeping children."*

*So even the money ... we have seen where parents have actually used the same money to pay for **children's education** and also for **children's food**.” (P17:21; 76:76)*

According to these views, there are many social protection interventions that in some way benefit vulnerable children, be they statutory or non-statutory. Yet those specifically focused on children are few, mainly the child grant and education support. It is these child-focused interventions that this study set out to establish and advocate for.

7.3.4.4 Subtheme 4: Functions of social protection

In Zambia, social protection serves several functions often beyond Guhan's (1994) conventional ones of provision, prevention, promotion and transformation and Davies and Leavy's (2007) adaptive function.

*“Eeh I guess, I mean it has a **protective** function for the vulnerable in society, it has eeh a promo ... limited currently in scale of the promotional function eeh supporting **livelihood** and **empowerment** eeh.” (P13:20; 61:61)*

*“Basically it is there to improve the welfare of the vulnerable people. Secondly to **promote** their human rights and ultimately, consequently it facilitates the national socio-economic national development because once these people are relieved from their poverty situation, they are able to produce on their own and consequently participate in national development.” (19:21; 64:64)*

The functions of social protection as provided by Guhan (1994) have been discussed in detail in Chapter 3. Nonetheless, social protection in Zambia as it is funded by multiple partners also serves multiple purposes, giving the recipients a sense of belonging by improving their lives but also access to social services, such as education and health care. All in all, this study confirmed the literature (Barrientos, 2011; Chang, 2004; Davies & Leavy, 2007; Ellis *et al.*, 2009; Midgley, 2013) that social protection does not only provide for basic needs and protect vulnerable people against further vulnerability situations and prevent the non-vulnerable from sliding into vulnerability; it also promotes social and economic development.

7.3.5 Theme 5: Institutional framework for social protection

This theme provides a description of the institutional framework for the social protection system in Zambia.

7.3.5.1 Subtheme 1: Collaboration mechanisms

Institutional development and collaboration are important aspects of designing and implementing social protection interventions. Barrientos (2013) notes that institution building is a key challenge to developing countries (Bender *et al.*, 2013:30). Yet in Zambia, like many other low-income countries, social protection institutions are either weak or non-existent or even poorly coordinated, thereby causing ineffectiveness in social protection interventions. As some interviewees noted, there were a number of organisations that were providing social protection benefits and services to vulnerable groups in Zambia. However, due to lack of collaboration, the assistances were being duplicated in a number of instances. For example, two participants had this to say:

“Eeh ... you find that our friends the NGOs sector would expect us to do so much more or maybe even to give them the report of how much we are receiving when we don’t know how much they are receiving and how many children they are receiving [and assisting]. So that has been a challenge because as a department ... we are supposed to be [monitoring and supervising], we know that others are able to come in and help us and we should be able to know how much or what percentage they are able to help unlike others are just doing the things on their own ... so we can actually be assisting the same people....” (P17:35; 122:122)

“Eeh, I think to me the collaboration has been difficult, the coordination has been difficult, that is why the NGO act had to be put in place because of that gap ... That’s why we decided, policy makers decided then to enact an NGO Act to achieve this very aspect. It has been problematic.” (P10:49; 99:99)

7.3.5.2 Subtheme 2: Ministerial collaboration

As has been discussed previously, social protection interventions in Zambia are implemented through various ministries. This systems approach to social protection is not immune to problems. The government set up a Sector Advisory Group (SAG) on

social protection to coordinate various issues that pertained to social protection delivery. The SAG is composed of various ministries and civil society organisations involved in social protection. The SAG is chaired by the Ministry of Community Development, Mother and Child health and meets every quarter. It has various technical working groups, and the structures go down to province, district and community level where there are Community Welfare Assistance Committees (CWACs), as presented in Figure 7.2 below. However, the provincial level is focused not purely on social protection but on various development and service programmes. However, the setting up of the SAG does not seem to have helped matters although a great deal of progress has been made, including the contribution to the draft policy on social protection.

This coordination mechanism presented in Figure 7.2 below predominantly uses a bottom-up (but also top-down) approach to targeting, coordination and decision making. Social protection beneficiaries (mainly social assistance) are identified by the CWACs based on their knowledge of who is poor in their community. The names of the beneficiaries identified at this level are submitted to the Area Coordinating Committees (ACCs), which are somewhat at subdistrict level, to which several CWACs report. It is the ACCs that finally submit the identified beneficiary names to the District Welfare Assistance Committee (DWAC) (composed of various government departments and NGOs). Based on available resources at the DWAC, a budget is drawn up for assisting the identified vulnerable people.

The DDCC of which the DWAC is part oversees development planning and service planning and provision at the district level, and it reports its activities to the Provincial Development Coordinating Committee (PDCC) at provincial level. The PDCC is not an organ specific for social protection but takes care of overall development and services planning and provision at provincial level. It reports its social welfare-related activities to the SAG which is an overall and national coordinating body on social protection. However, above the SAG, there is a Parliamentary Portfolio Committee on Health, Community Development and Social Welfare.

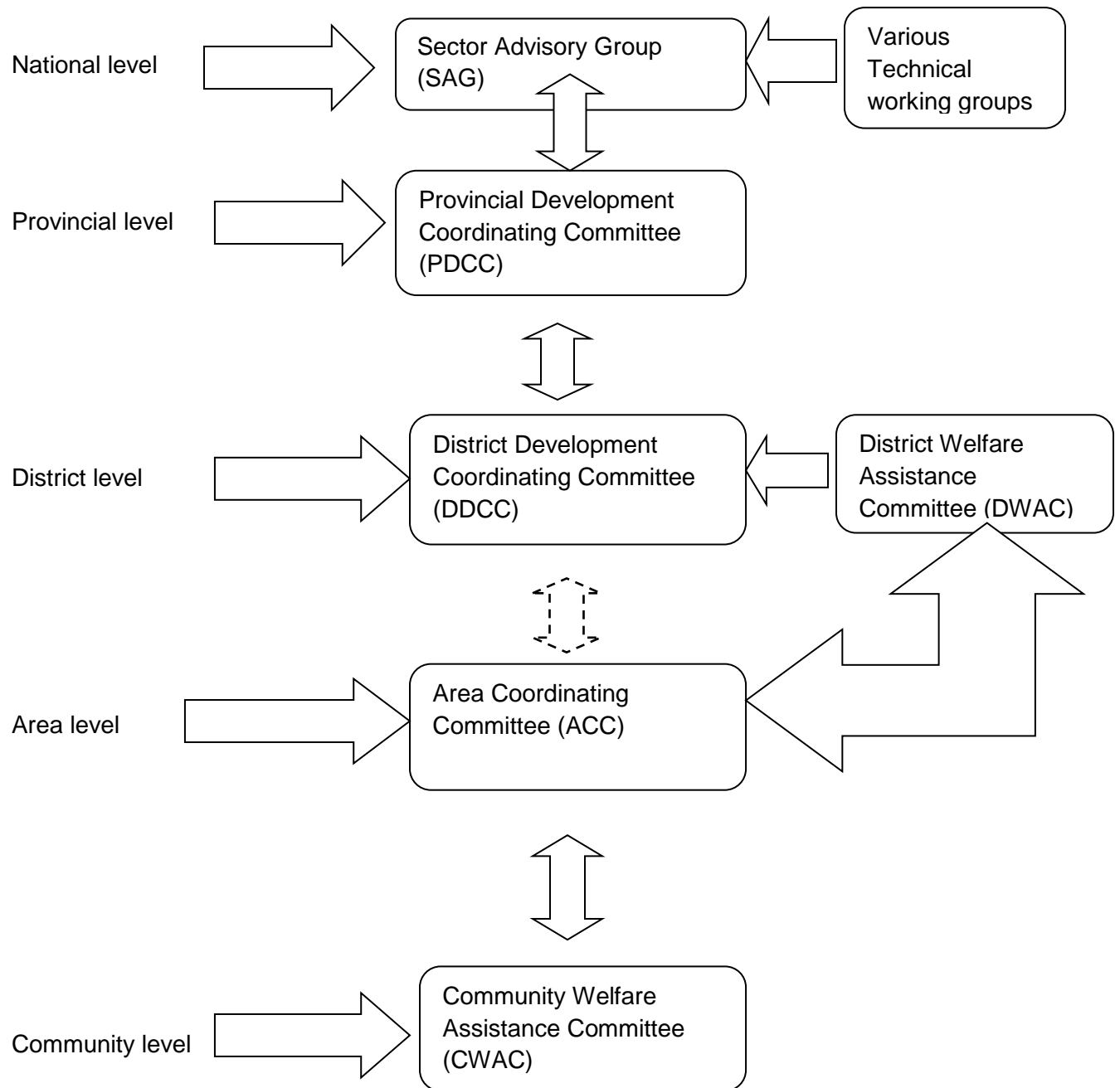


Figure 7.2: Social protection coordinating mechanism in Zambia

7.3.6 Theme 6: Administrative structures for social protection in Zambia

Targeting and financing are topical issues in social protection delivery, especially in low-income countries. They can be costly, although these costs are distributed over time (Adato & Bassett, 2012:29), given that subsequent wastage resulting from over-

coverage is avoided. In this theme, an attempt is made to describe the targeting and financing mechanisms in Zambia by also linking the discussion to available literature on the subjects.

7.3.6.1 Subtheme 1: Targeting mechanisms

The participants indicated that there were many administrative challenges. Paradoxically, administrative capacity suggests universalism in economic policy (Adesina, 2009:47), but the participants are implementing targeted or selective social cash transfer, the child grant and other social protection services. According to Adesina (2009), studies on targeted social policies have demonstrated that even in the most administratively robust state with extensive surveillance systems, targeting suffers from Type I error (under-coverage, whereby the deserving are left out) and Type II error (leakages to those outside the targeted group). What has been proved to be more challenging, however, regarding administrative structures in general and targeting in particular is the uncoordinated efforts of the many implementing partners. This is compounded by the lack of a reliable and shared database of beneficiaries, leading to suspicion of duplication of assistance to some beneficiaries and consequently exclusion of others, especially those in remote areas. These challenges are discussed in more detail below.

There are 'different targeting criteria' in 'different interventions' and among different partners. These include the PWAS matrix (appended), the 10% model, multicategorical targeting and referrals either from the police or other bodies.

"[T]he child grant, every under five... we target the most incapacitated and vulnerable households e.g. using the 10% model." (P5:24; 66:66)

"[T]he multi-categorical targeting ... the twenty percent inclusive model, that one we will only be able to look at their residence in that place and then we also look at their incapability ... passing the means test, ... three dependence ratio, ... where maybe one person who is fit but is looking after so many people... They have to reside in that place, they have also to look at the i...incapacity levels." (P17:28; 94:94)

In other instances, social welfare officers conduct home vulnerability assessments to determine eligibility. Some participants felt these various targeting mechanisms were part of the problem.

“[D]ifferent targeting mechanisms [for] each program I think that is a challenge we have... there is an idea to have a harmonized targeting mechanism through single registry.” (P10:52; 110:111)

Nevertheless, the different types of social protection serve different purposes and meet different needs. One targeting mechanism for all of them would thus not be the best solution. Instead, it would help to make different interventions and the targeting mechanisms thereof complementary. Nonetheless, harmonising registers would help to avoid possible duplication of assistance. The PWAS matrix is used by CWACs to identify and recommend beneficiaries to the DWAC and is the most widely used.

Additionally, targeted social assistance is associated with stigma. As Mkandawire (2004) observes, most targeted programmes tend to stigmatise, disempower and humiliate (the recipients), even when the targeting mechanism is shifted to the community level (Adesina, 2009:48). Adesina argues that such vulnerability is profoundly gendered, with victims often being widows and illiterate women. This mainly stems from the view that perceives the poor as being *lazy* and their situation as being of their own making – *blaming the victim*. But this label is also constructed by poor people themselves. For instance, in reference to why their households were receiving assistance, one caregiver in this study had this to say: *“They saw me to be poorer.”* (P26:5; 30:30).

7.3.7 Theme 7: Risks and vulnerabilities that affect children

Risks alongside vulnerability have been identified in social protection literature (Barrientos & Hulme, 2008; Bender *et al.*, 2013; Ellis *et al.*, 2009; ILO, 2006) as the main stimulators of social protection. In other words, social protection revolves around managing risks, thereby preventing vulnerability, hence the World Bank’s Risk Management Strategy. Moreover, as has been noted above, social protection should, among other things, address the age and gender-specific risks and vulnerability of

children. It is one thing to design a good social protection system but another to make such a system be responsive to the risks and vulnerabilities that affect children. By and large, a social protection system would be considered effective to the extent that it addresses the needs and problems of the most vulnerable in society, among which are children.

This study established that much as there had been enormous efforts in the recent past to scale up social protection coverage in Zambia, a great deal still needed to be done to address the risks and vulnerability of children as well as children's unique needs. Some of the risks identified by the participants in the study are juvenile delinquency, sexual and gender-based violence, child (sexual) abuse, early marriages, dropping out of school, HIV/AIDS and other diseases, and climate change, leading to poor harvests and consequently hunger, poverty and stunting, among others.

“[J]uvenile delinquency ... sexual [and] gender based violence ... early marriages [especially] for the girl child, drop[ing] out of school or don't pass through school”
(P1:83; 161:161)

“HIV/AIDS pandemic, climatic changes (resulting in poor harvests) which affects farming ... [resulting in hunger and poverty].” (P4:40; 111:111)

“[C]hild labour, illiteracy, child trafficking.” (P5:29; 79:79)

“[D]iseases like, but mostly its malaria ... also measles.” (P23:8; 27:27)

Most of these risks and vulnerabilities are interrelated. For instance, when parents die, children become vulnerable. Additionally, dropping out of school would have long-term implications for a child's welfare, leading to poverty. Similarly, early marriages would affect a child's development and later employment prospects, which would lead to poverty. That is why some participants felt that they addressed all the risks and vulnerabilities that affected children in some way, although some were more concerned about protective functions:

“We address poverty, child abuse, human trafficking everything else.” (P19:37; 110:110)

“We assist government to address all the risks....” (P9:57; 132:132)

“[O]ur job is to protect, it’s one of our job descriptions to protect children that’s why we are called juvenile inspectors.” (P8:54; 194:194)

Therefore, there is a need for an integrated social protection approach that does not only reduce hunger and poverty but also addresses the many risks and vulnerabilities that affect children. However, this approach somehow contradicts the need to address the age- and gender-specific needs and problems that children face. It would in effect entail that one has an integrated approach that, for instance, addresses the needs of five-year-old children but also those of 17-year-olds when these two groups are supposed to be treated differently. For instance, there is an assumption that *“they would use cash to buy anything”* (P10:41; 81:81).

7.3.8 Theme 8: Experiences with social protection delivery in Zambia

Experience with phenomena has both methodological and epistemological significance in qualitative research. In the former, the inquirer relies on the views of participants and discusses their views within the context in which they occur, to inductively develop ideas in a study from particulars to abstractions (Creswell, 1994). The latter derives from the adage that ‘experience is the best teacher’, and therefore the people who have experienced phenomena have better knowledge and understanding but also influence and are influenced by the researcher and in some way, the findings of the study. This study also sought to establish the experiences of the various stakeholders in implementing social protection, namely social welfare officers and other key informants from government and NGOs as well as carers of children.

Additionally, as a rule of thumb, qualitative studies seek to understand the lived experiences of human beings as they find themselves shaping and being shaped by the world they live in. This could be those affected by the problem or those who deal with the affected, and this study focused mainly on the latter. The purpose was to explicate the experiences of these mainly social workers and to understand how they negotiated the otherwise important programme in often demanding, delicate but unavoidable circumstances as well as the meanings that they attached to their often empathetic responses.

The experiences of participants, especially those from government, were loaded with challenges as discussed below, mainly with regard to being willing to do more for the poor but having no resources or means to do so:

*“So my experience has been ... there is a noble cause out there in terms of **vulnerability** and the **poor people**. It’s there, its existing, it’s something you can’t run away from and government is doing its best to address eeh this effect, the effect of **poverty** and whatever, so you find it puts in whatever it can.” (P3:66; 196:196)*

“So if government could increase, but with the little that they give us we are able to do something, to make an impact in the lives of these people and its very satisfying I must say, at the end of the day you go home thinking, ok, I helped that old man, I helped that child, I helped that juvenile, I helped that juvenile offender, I did this I did that. So it happens, its real life situations and we are trying and also networking, helps a lot with the other institutions that are interested in social protection or child protection ... So in our own way we are making an impact.” (P3:67; 196:196)

*“[G]ood and bad experiences. It makes us officers feel that we are working. You feel good to see **lives improve**, to **assist others**, to see **children get educated**. But when you fail to meet the demands due to **limited resources**, it’s not a good experience. SCT has caused suffering of other services like orphanages, **child protection** at the hands of social protection. It’s like that’s the main thing we do now.” (P4:42; 120:120)*

There is overwhelming evidence that a great deal can be done. The frontline staff are willing to make it happen, but they can only do so much. However, there is also a danger that social cash transfer (which was used synonymously with social protection by some participants) will have long-term effects on other interventions and the whole social protection system in the longer term. Important steps thus need to be taken in the design and implementation process.

7.3.9 Theme 9: Problems and opportunities that underlie the delivery of social protection in Zambia

Social protection, especially social cash transfer, it can be argued is a response to what Giddens (1990) refers to as “manufactured uncertainty” (cited in Gray & Webb, 2009:26). By this Giddens means the way in which risks are in modern times created by

expert systems themselves. It has been argued above how, for instance, the structural adjustment programme (a product of two expert systems, the IMF and the World Bank) has impoverished the developing world and later how the two same systems have been trying to fix the risk that the programme has brought about. Manufactured uncertainty constitutes one of the many challenges that hinders the effective implementation of social protection and ultimately the fight against poverty in developing countries. The internal expert system, the SAG on social protection in Zambia, has been justifying the need for expanded social cash transfer, arguing that there was strong evidence of its effectiveness. The risk posed by this approach is mainly sustainability of the programme, especially under a government that has so far run two consecutive years of budget deficit and embarked on massive borrowing. Put simply, what happens to the beneficiaries when there are no more resources to oil the programme?

Gabel and Kamerman (2006) identified problems associated with social protection in low- and middle-income countries. These include limited coverage, inadequate funds, lack of responsiveness to differential needs, the failure to recognise (or document) the positive economic effects of social protection, the loss of human capital when inadequately supported and limited provision of social assistance as well as supportive services. Similarly, Smith and Subbarao (2003) assert that recent literature on cash transfers, conditional or unconditional, is explicit about the range of implementation challenges (cited in De Haan, 2007:129). These challenges include the political will to buy into the idea of distributing cash, for instance, and the perennial quagmire of selective versus universal transfers. Due to the political nature of social protection, it tends to be vulnerable to political tenure, especially if not legislated for, as is the case in Zambia. This became evident from participants from both government and NGOs who were almost unanimous on the need for legislation although they never argued about the possible negative consequences of having such legislation:

*“[T]he programmes are **not backed by law** hence... any government that can come can simply just say for us we are not comfortable with such and such a programme... then ... that programme just falls off. But where there is some sort of legislation, the government that comes in ... will take care because that programme is backed by law.” (P1:18; 35:35)*

*“[E]h lack of any legal backing for social protection. We don’t have legislation to guarantee social protection and therefore even if we see these changes, all these positives, to have it in the development framework, ... a policy and all those things for as long as we don’t legislate it or have a legal document to back it, the provision of social protection, then there is a risk of eeh it being discarded based on **different political orientation**.” (P16:49; 253:253)*

Selectivity and universality are traditional issues in social work, and in fact, they define to a large extent the emergence of social work as codified in the Poor Laws as well as the then need to systematise charity. Segal (2007:8) argues that a major difference between universal and selective programmes is the extent of the stigma attached to receiving services. According to Segal (2007), selective service provision is less expensive as only those most in need are targeted but it stigmatises the recipient.

Social protection systems in Africa are reportedly limited, and the countries that implement them have undeveloped systems with low benefits. Additionally, in some cases, such as Zambia, such initiatives were initially donor driven but were later incorporated into government programming.

7.3.9.1 Subtheme 1: Problems/challenges with social protection delivery in Zambia

Under this subtheme, the challenges that were found to affect social protection delivery in Zambia, namely affordability, the political bug, the effects of scaling up, donor aid, the risk of the cash dividend, the perception of social protection and coordination are discussed and related to existing literature.

(i) Affordability

Many of the challenges affecting the implementation of social protection centre on the financial capacity of developing countries. To facilitate estimation of the affordability of social protection, Berendt (2008) reports that the ILO simulation to indicate the resources required for a basic social assistance package, including a universal pension covering old age, disability and child benefit, for low-income countries in Africa and Asia established that it would require 2–3% of GDP (cited in Barrientos & Hulme, 2009:449).

The World Bank database estimation of Zambia's GDP in the year 2010 was \$16 190.2 million with an annual growth rate of 7.6%. Three percent of this is approximately \$485.7 million, which was approximately K2 331.4 million at the official exchange rate, then, of K4.8.

Available figures, however, show that expenditure on social protection for the year 2010 was K35.5 million (approximately \$7.4 million) on social cash transfer only. For that year, according to the 2010 budget, social protection constituted 2.7% of the total budget of K16.7 trillion or \$3.55 billion (Ministry of Finance and National Planning, 2009). It must be noted, though, that in 2010 even social cash transfer had not been scaled up to the current levels. Additionally, social protection interventions (various types) in Zambia are scattered across various ministries, making it very difficult to determine the total expenditure for the year in addition to the problem of planned versus actual expenditure. In effect, what has been scaled up is the social cash transfer programme only, to avoid possible confusion.

Table 7.7: Zambia's GDP versus population and debt

Year	GDP (\$ billion)	Total population (million)	Poor population	Aid	Inflation (%)	Debt (\$ trillion)	
2001	3.563	10.362			21.4	6.190	
2002	3.711	10.625			22.2	6.675	
2003	4.341	10.895	64.6		21.4	6.874	
2004	5.439	11.175	64.3		18	7.540	
2005	7.178	11.470		3.0	18.3	5.460	
2006	10.702	11.782	68.5	3.0	9	2.375	
2007	11.541	12.110		3.0	10.7	2.857	
2008	14.640	12.457		3.0	12.4	3.080	
2009	12.805	12.825		3.0	13.4	3.774	
2010	16.190	13.217	74.5	3.0	8.5	4.419	
2011	19.204	13.634		3.0	6.4	4.944	
2012	20.68	14.075		3.0	6.6	5.385	

Source: Author's compilation adapted from the World Bank database

As Table 7.7 above shows, in the year 2012, Zambia's GDP stood at \$20.68 billion. Three percent of this would be approximately \$6 177 million, but expenditure on social

cash transfer alone was K56 million (approximately \$11 200 at the exchange rate of \$1 = K5 000 then. Therefore, social protection is affordable because even if we put into effect 19 other interventions targeting different people but costing the same amount, the country would have spent about K1 120 million (approximately \$224 thousand) to provide varied but adequate social protection interventions to a substantial number of poor people. This is still far less than the 3% of GDP figure of \$6 177. But where is the problem? The governments in low income countries (particularly Zambia) have other priorities, especially infrastructure such as schools, health centres, roads networks, support to the agricultural sector and student bursaries, among others. All of these have a stake in the country's GDP. But even then, we are talking about 3% of the total GDP for social protection, leaving 97% for other projects. It is for this reason that donors have always said that it is feasible, and indeed it is. According to Holzmann *et al.* (2003) and the ILO (2001), the problem lies in putting in place an effective and sustainable financing mix for social protection institutions and policies (cited in Barrientos & Hulme, 2008:301).

Table 7.8: Expenditure on social protection as 3% of GDP in Zambia

Year	GDP (\$) million	3% of GDP (million \$)	3% of GDP (million ZMK)	Social protection expenditure (million ZMK)		Donor + government (ZMK)	Difference (ZMK)
	(a)	(b)	*(c)	Donors (d)	Government (e)	(f)	g = c-f
2010	16 190	485.7	2 943.34	31.5	4.0	36	2 907.34
2011	19 200	576	3 490.56	44	7.8	52	3 438.6
2012	20 590	617.7	3 743.26	44.5	11.5	56	3 687.3
2013	22 380	671.4	4 068.68	54.6	17.5	72	3 996.68
2014	-	-	-	50	150	200	-

Source: Compilation of data from several sources by researcher

*Currency conversion (C) done on 10/07/2014 online at 14:46 UCT

As Table 7.8 shows, the donors and government's combined expenditure on social protection is far less than 3% of the country's GDP in any given year. In fact, the combined expenditure from 2010 to 2014 (K416) is still far less than the 3% of GDP (estimated by the ILO) in any given year during the same period. This shows not only that social protection is affordable but also that the government alone can finance it

through domestic resource mobilisation. It also shows that the recent increments are far less than what should actually be allocated to social protection. As one participant emphasised:

“[W]e [ha]ve created the evidence for the impact evaluation, the budget analysis to show that the programs are affordable. The current social cash transfer wasn’t, feasible, wasn’t reaching the right people, wasn’t creating the impact it should but now, having done the cost benefit analysis using impact evaluation ... so its creating that evidence that its affordable.” (P21:50; 160:160)

(ii) The political bug

Politics determine legislation and policy direction. The laws that legitimise social protection, including the policies that direct its implementation, are political products. Yet politics have not been accorded a significant role in thinking and policy making around social protection in sub-Saharan Africa (Hicky, 2009, cited in Barrientos & Hulme, 2009:247). Partly, this has been due to the perception that social protection is expensive to implement and therefore needs to wait for economic growth and that it is an area of consumption and not production and therefore not a priority.

This study has established that beyond lack of political will, that is reluctance to legislate for social protection, there also tends to be political interference in the already meagre interventions that frontline staff are currently implementing:

*“Eeh I think the biggest challenge right now is ... **lack of any legal backing** for social protection. we don’t have, legislation to guarantee social protection and therefore even if we see these changes, all these positives, to have it in the development framework, to have it as policy and all those things for as long as we don’t legislate it or have a legal document to back it, the provision of social protection, then there is a risk of eeh it being discarded based on different political orientation.” (P16:49; 253:253)*

*“Eeh I think ... **social protection implementation** relies on ... individual **politicians’ good will** ... if they buy into the school of thought that see social protection is a good response to **poverty reduction**, then they implement it, if not they decide to not to implement it. ... that also translates to financing social protection from **general revenues** and how much of the budget is allocated to social protection ... and then there is ...*

*perception, how it [social protection] is perceived ... as **consumptive** rather than **developmental intervention** eeh costs it a lot of political as well as"* (P16:50; 255:255)

*"There is also **political interference** ... You find that you do your assessment [to determine those who need assistance], you come up with your own list and then because people have been making noises up there [Minister's office], they just send you a list of clients that should benefit."* (P18:36; 147:147)

Most of the other challenges aside from legislation and policy making, like poor funding, poor staffing at district level, lack of transport, poor infrastructure especially access roads among others are a result of poor political decisions. As such Hicky (2009) has argued, if social protection interventions are to be successful in developing countries, there is need to put politics right (cited in Barrientos & Hulme, 2009).

(iii) Effect of scaling up of social cash transfer on other social interventions

As a result of the scaling up of social protection, that is, social cash transfer activities in most parts of the country, child protection activities such as foster care and adoption have tended to receive little attention from social welfare officers. This is because most of the time, the officers are busy with social cash transfer activities, which among other things involve reporting on the utilisation of resources and monitoring.

"Social cash transfer has caused suffering of other services like orphanages, child protection at the hands of social protection. It's like that's the main thing we do now." (P4:42; 120:120)

This is a big problem, considering that understaffing was one of the challenges that the study established. Additionally, the massive scaling up of social cash transfer is quite deceptive as it is portrayed as scaling up of social protection. To the electorate, this would appear like a government committed to improving living conditions by increasing benefits, especially in that it is 'cash', yet it is an issue of making one pot full by emptying the other, meaning emptying the PWAS to fill social cash transfer, which one participant referred to as a potential vote winner. Even when it comes to service delivery, politics play a significant part in who are assisted, why and how:

“There is also political, political interference You find that you do your assessment, you come up with your own list and then because people have been making noises up there, they just send you a list of clients that should benefit.” (P18:36; 147:147)

(iv) Donor aid

The other challenge affecting social protection in developing countries is donors and their aid. As discussed in Chapter 5, aid is associated with short-term project-related activities while effective social protection interventions are generally and ideally those in the medium to long term. What this means therefore is that as social protection mechanisms and structures start gaining solid ground, aid is either withdrawn or is no longer available for the experiment (sic) or there could be other areas of concern requiring resources, such as emergencies.

Additionally, Niño-Zarazúa *et al.* (2012) observe that donors would rather start new initiatives than build on existing policies (cited in Ulriksen, 2013:47) but in doing so, they still use government structures at community level and government staff. This does not only confuse and at worst frustrate government programming but is also one of the reasons for claiming success for these donor-supported programmes when in fact there tend to be some ongoing government initiatives including local structures to support such initiatives. For instance, the evidence of the success of the social cash transfer programme being proclaimed by cooperating partners relies on the local administrative structures: the CWACs under the Department of Social Welfare.

What was interesting in this study is that not all the participants thought that aid was a problem. Instead, one of the major challenges identified was insufficient funds and sometimes erratic funding, which again was not attributed to aid.

“[T]he main one is inadequate funding. ... social protection is actually poorly funded.” (P19:40; 122:122)

“[E]rratic funding, [bad roads] the roads are so bad that it is difficult to verify all the reports that we get [from community welfare assistances committees and area assistance committees] sometimes.” (P20:40; 191:191)

It is clear from this study that while funding was a huge challenge, no funding source was identified to be the cause of this. However, the literature points to the need for local resource mobilisation if social protection interventions are to be sustainable (see for instance Barrientos & Niño-Zarazúa, 2011; Harris, 2013; Holmqvist, 2012; Ulriksen, 2013).

(v) *The risk of the ‘cash dividend’*

Social cash transfers, especially in Zambia, have been hailed as an easy form of social protection when it comes to implementation. Ostensibly, these transfers are just cash disbursements of precalculated amounts to a predetermined number of beneficiaries for a predetermined period. They do not require a warehouse, employment of guards and hiring of large trucks for transportation, as is the case with, for instance, food items and other in-kind benefits, and they are not affected very much by seasonality in terms of road access. This could be the other reason for the massive scaling up of the social cash transfer programme in Zambia, especially since 2012. What has not been assessed especially in that it is still new and being scaled up at a very high rate is the risk of transporting cash as well as the extent of abuse and pilferage. In other words, to what extent is this programme immune from abuse, and does it pose a fiduciary risk?

Devereux and Vincent (2010) note that though cost-effective, flexible cash transfer is not immune to problems, as discussed in Chapter 3, such as vulnerability to inflation and fraud. Unfortunately, this is another challenge that the study participants never identified, perhaps because the study did not focus so much on this important issue (and rightly so) due to its inherent sensitivity – to be perceived as an audit and therefore making people unwilling to participate in the study or to provide information. Nonetheless, in spite of the Zambian kwacha reaching an all-time low in May 2014 against the United States dollar (1 USD = 7.05 ZMK) since Bloomberg started compiling records in 1994 (Hill, 2014; *Lusaka Times*, 2014) and being labelled Africa’s worst-performing currency after Ghana’s cedi (*Zambian Watchdog*, 2014), there was no corresponding adjustment of the cash given to the cash transfer beneficiaries. Yet as indicated above, the price of mealie meal more than doubled during the same period, meaning that the cash received would no longer buy what it used to buy. Arguably

therefore, knowingly or accidentally, the government did not give the beneficiaries what was actually due to them. Again this points to the lack of legislation that limits the beneficiaries' 'claim' to the benefits or increment:

"[I]f we say the money is little, isn't it, that they just assist us, yes, its them who would say the money for the old women is little lets increase, not us we are just being assisted ... Whatever we are assisted with, that's it." (P26:9; 68:68)

Additionally, even if cash transfers were effective in replacing access to food and could even help to strengthen weak markets by providing an incentive for traders to bring food from surplus to deficit areas (Devereux, 2013:17), the prices of food from other areas might be above those of local markets, partly because of the cost involved in transportation and the demand-supply nexus. Therefore, the issue of enabling beneficiaries' choice tend to be defeated by what the 'little' money that beneficiaries receive can buy.

The Department for International Development (DFID) (DFID, 2006:1) estimates that in the United Kingdom, £3.3 billion or about 3% of the total value of benefit payments is lost through customer error, official error and fraud in roughly equal measure each year. The DFID came up with some guidance to manage fiduciary risk, especially in social cash transfer. It defines fiduciary risk as the risk that funds are not used for their intended purpose, do not achieve value for money and are not properly accounted for (DFID, 2006:4). According to the DFID, fiduciary risk is not just the risk of fraud or corruption taking place but includes risks such as funds being diverted into another area of government spending, programmes being poorly designed, mistakes being made by applicants or administrators and the existence of poor financial management systems. These are important design measures that cannot be omitted with the hope of addressing them on the way. Nonetheless, so far there has not been any report of abuse, fraud or stolen cash *en route* to beneficiaries, probably because such a system (fiduciary risk management) was put in place and is functioning properly. We can just hope without pessimism that all the funds reach the actual beneficiaries.

Additionally, there seems to be much emphasis on cash disbursement rather than the original intention of reducing poverty and inequality and promoting development. This is evident in the approximately 700% increment in the social cash transfer programme in this year's budget compared to no increments in the other social protection interventions.

(vi) *The perception of social protection*

Social protection is seen not as a form of productive investment (De Haan, 2007:132) but largely as consumption. Consequently, it has oftentimes been implemented in project form, making it vulnerable to budget cuts in instances of budget deficit. Due to the status and perception of being consumption oriented accorded to social protection, it does not receive much funding compared to other programmes.

"[S]ocial protection is sometimes perceived by some policy makers as a waste of resources. You are giving out things, people should work for whatever, they get. So this has impacted on the funding for social protection, if you look at the ministerial budget allocation, funding to social protection is the least because of the way maybe policy makers perceive it." (P10:74; 158:159)

However, it is strange how the current government in Zambia has changed this perception to more than double its social protection budgetary allocation.

(vii) *Coordination*

Social work emerged out of the activities of voluntary human services organisations in the late 19th century when efforts were made to improve the way in which these organisations assessed applications for charitable assistance (Hall & Midgley, 2004). They argue that the link between social work and human services became even stronger during the middle decades of the 20th century when government social provisions expanded rapidly in many parts of the world. That link seems to be breaking down or probably is already completely broken going by the continued uncoordinated efforts of social protection activities in Zambia. There are currently a number of human service providers working in Zambia, but their efforts are uncoordinated, as were the charity organisation societies before the emergence of social work (Midgley, 1995).

Therefore, there is a need for renewed linkage between social work and welfare provisioning, especially with the emergence of developmental social welfare, which also includes social protection.

Unsystematic and continued disbursement of cash in the name of providing social protection to vulnerable groups is neither sustainable nor a good way of intervening or reducing poverty. As this study has established, there are not many resources for doing so, there are 'inadequate funds' and after years of cash disbursements, poverty head count is not changing.

"You know we have had ten years of six plus percent of economic growth here but there is no change in poverty head count and other aspects of vulnerabilities." (P13:10; 33:33)

"[T]he government ... [has been] increasing ... discretionary assistance and yet despite these very positive things, poverty is extremely high, two thirds of the population live in poverty...." (P21:23; 70:70)

Leibbrandt and Woolard (2010) put this straight when they state that social grants (social cash transfers in the case of Zambia) are a nominal level of redistribution that contain but do not substantially reduce either poverty head count or income inequality (cited in Devereux, 2013:18). This is due not to low dosage but to wrong diagnosis and consequently wrong dosage. It therefore requires the use of adequately trained staff (social workers) to assess the types of need and the types of intervention appropriate to meet these needs as well as manage the implementation of the identified interventions.

The problem is not social protection per se but design mechanisms that are poor because they are rushed due to some pressing need to disburse cash immediately and see and report results that show that it is working. In *Just give money to the poor*, Hanlon *et al.* (2010) reveal some of the unsophisticated ways of disbursing cash, also somehow challenging Western generosity. Indeed, they point out that cash transfers are affordable, as has been shown earlier in this chapter, they are efficient and effective in reducing poverty, their recipients use the cash properly and they have longer term benefits. But this aid revolution as the authors have called it raises a number of questions, most importantly, where would the money come from for continued giving?

As the authors acknowledge, social cash transfers require huge budgets, preferably from local revenue, if they are to be sustainable, in addition to issues of targeting and conditionality. Therefore there is a need to go back to the basics, like properly designing a system, fiduciary risk assessment, slow uptake of new beneficiaries, and constant monitoring and evaluation to develop slowly but steadily.

Although social protection in Zambia has been neatly integrated into most other social sectors, such as education, health, labour and agriculture, there remains a challenge of coordination among partners and even coordination among programmes and sectors. There is a need for improved coordination among existing programmes serving different functions to address existing problems (Bender *et al.*, 2013:157) and even those addressing similar problems. For instance, programmes that address the needs of young people, such as the need for nutrition and school fees, could be harmonised because most likely the beneficiaries would be the same vulnerable children who can neither afford schools fees nor good nutrition. To this extent, it would help much to improve coordination among existing programmes before implementing new ones.

Similarly, there is an even greater need to improve coordination among the implementers. For example, NGOs implementing similar programmes can either go into different districts or regions or share information on targeting and coverage in the region that all of them operate in. Most of the government officers indicated that they faced challenges coordinating with their NGO counterparts, and hence the officers were feeling relieved that the NGO Act had come into effect:

“So ... I agree with the idea of coming up with the NGO Act, it will regulate the NGOs as they provide these services to the vulnerable people.” (P19:44; 128:128)

“Eeh, I think to me the collaboration has been difficult, the coordination has been difficult, that is why the NGO Act had to be put in place because of that gap. It was actually seen that coordination and collaboration between government and the other actors was not very good. That’s why we decided, policy makers decided then to enact an NGO Act to achieve this very aspect. It has been problematic.” (P10:49; 99:99)

“[O]n the coordination or the collaboration bases, you find that our friends the NGOs sector would expect us to do so much more or maybe even to give them the report of how much we are receiving when we don’t know how much they are receiving and how many children they are receiving [and assisting].” (P17:35; 122:122)

Therefore, the participants, mainly from government, were relieved that the NGO Act had come into effect because they felt that there was poor coordination due to the nonexistence of a regulatory mechanism. The NGO Act Number 16 of 2009 provides for the coordination and registration of NGOs with the government and by so doing indicate what they do and where they operate from, thereby ensuring accountability and transparency in their operations.

However, most NGOs felt that the act was ‘draconian’. But going by the activities that the NGOs purported to be involved in, one could believe that comparatively more problems are caused by NGOs than by government in Zambia in as far as social protection implementation is concerned. In fact, even during data collection for this study, it was more difficult to make appointments with NGOs and honour them compared to the positive response from government offices and the ease with which appointments were accepted and honoured.

Additionally, it is difficult to evaluate the effectiveness of some of the activities that some NGOs claim to be involved in. For instance, a respondent said that

“most of it is analysis of ... polices ... and because the theme for advocacy is evidence-based advocacy and so we use the research component to generate evidence for the advocacy. And so ... we have programs such as the monitoring of the social cash transfer, under the public welfare assistance scheme we ... do documentaries, ... policy analysis, budget analysis also ... advocacy to influence government position. ... policy engagement ... as well as influencing process that shape policy and then networking and coalition building is essentially ... then finding partners that we work with in the area of social protection.” (P16:25; 100:100)

It is very difficult to understand what such an NGO has been established to do. For instance, it is difficult to understand how effective it would be for an NGO to monitor and evaluate an intervention when it was never involved in designing and implementing it or

even to be established purely on the basis of advocacy of what other organisations are doing or to say

“we do budget analysis ... in terms of how many people have benefited, how much is government spending and things like that ya” (P16:31; 138:138)

when it is not involved in service work.

“No we don’t do service work”. Ya for us its providing checks and balances.” (P16:32; 142:142)

Even before the policy and legal framework was finalised, some NGOs were already involved in promoting the rights-based approach to social protection:

“Yes because for us the fundamental principle is for them to be able to claim their fundamental rights or to be able to understand, you know social protection as a right ya because we want them to be able to demand their rights.” (P16:38; 166:166)

(viii) Administrative challenges

Other challenges were related to transport and staffing:

*“[T]his district, ... needs, a bit more staffing and adequate transport coz you find because of those two limitations, just at the assessment stage, we tend to go wrong, sometimes we compromise because that particular day you are not able to move, you don’t have transport, everyone is busy you find a few clients just interviewed from here [at the office], **home assessment** is ignored and that’s a very crucial part of the whole process. So because of those two challenges ... sometimes we tend to compromise when we should not.”* (P18:35;145:145)

*“Social cash transfer demands a lot of attention from staff due to **national** and **international interests**. ... lack of incentives, **working long hours**.”* (P4:44; 123:123)

From these views, it is clear that the scaling up of social protection was not being done with corresponding increases in staff levels, better work incentives and even improved logistics. The same staff members are required to perform the added tasks, resulting in increased caseloads. This again points to design issues. In spite of the numerous

challenges, however, there are opportunities associated with the implementation of social protection, as discussed below.

7.3.9.2 Subtheme 2: Opportunities that are associated with social protection in Zambia

Social protection also presents opportunities, not only to beneficiaries but also to government and implementing partners as well as staff.

(i) Availability of office equipment

In spite of the above challenges, the implementation of social protection activities has enhanced the functioning of social welfare officers by providing them with office equipment, such as computers and photocopiers, which they did not have earlier. Partly this is because unlike other social programmes, the funders of the cash transfer programme demand timely reporting in order to assess its effectiveness and efficiency in delivery and justify its continuity and possibly increased funding. Without timely and frequent reporting, it would be difficult to know the performance of the programme and consequently there would be no basis for its support.

“yes.... Now we have computers and many other office equipment, vehicle, making our work much easier. We also have internet. We are recognized by the public that we are working, we are appreciated by the public as a department. There is job creation and also new ideas.” (P4:47; 131:131)

Additionally, social welfare officers felt they were now being appreciated as their offices were the entry point for the social cash transfer programme. Additionally, they also felt that they were working because they could see the results of their efforts:

“You feel good to see lives improve, to assist others, to see children get educated.” (P4:42; 120:120)

(ii) Enhanced mobility for monitoring and evaluation

Additionally, the social welfare officers have become more mobile and hence are able to reach out to their catchment areas, some of which they were initially not able to do:

“So the scenario has changed, we never used to have transport but now we have transport. We can easily visit, we can easily investigate cases, we can respond to the concerns of the public, the communities as soon as they give us the report.” (P17:34; 112:112)

(iii) Creating linkages

Although predominantly used in the social assistance sense, in Zambia, social protection can be used to address failures in the labour market. As Devereux (2013:19) notes, a comprehensive and sustainable approach to social protection needs to address failures in the labour market as well as provide social welfare for the nonworking poor. The minimum wage legislation is one such example, and so are public works programmes such as the Programme Urban Self Help, which is a public works programme involved in infrastructure rehabilitation, especially in urban areas. In Zambia, due to its cross-sectoral nature, at programme level, it has created linkages and networking among the various ministries and NGOs. For instance, a SAG has been established to coordinate the various government ministries, departments and other players involved in social protection delivery. Additionally, it has led to improved access to rural areas and ultimately trade among communities:

“In the process of making those areas accessible, road networks improve; people are empowered socially and economically.” (P5:36; 99:99)

Additionally, if the electronic transfer system in the case of cash transfers is to be implemented, it would indirectly entail building infrastructure, such as banks and Automated Teller Machines (ATMs), in addition to improved roads, thereby bringing development to the rural communities. In a sense, it is mainly the unintended benefits of social protection that causes it to be developmental.

(iv) Technical aid as opposed to financial aid

In the past few years, the donor community in Zambia has been emphasising technical assistance as opposed to financial assistance, especially in the area of social cash transfer. As Table 7.8 above shows, donor support to the social cash transfer programme for 2014 is K50 million compared to K54.6 million in 2013. This is a positive

development as it has a better chance of programme sustainability, especially because this change is gradual and given the abundant criticism of donor aid.

“[N]ow we are reallocating our support from financial aid to government to technical assistance ...” (P21:16; 46:46)

However, as discussed above, adoption and implementation of social protection rely more on politics than affordability and lack of technical know-how. Therefore, technical assistance needs to place more emphasis on issues of good and democratic governance.

7.4 SUMMARY

This chapter was about the presentation, analysis and discussion of the findings of the study that involved interviews from 24 participants. Nine themes were derived from the research questions, and several subthemes emerged. The participants showed openness in their discussion, and some were glad that their work was attracting attention from researchers. Their confidentiality was assured, hence the use of alphanumeric pseudonyms and identity codes in reporting the verbatim quotations. The findings have been triangulated with some of the literature and in some instances theories on the subject.

The participants generally felt that social protection was an important tool for fighting poverty and social exclusion, especially in Zambia, and that there was evidence of its effectiveness but that it also posed numerous challenges. These challenges include limited and erratic funding, coordination and administrative challenges, politics and the perception of social protection as an area of consumption not production and lack of a legal and policy framework, among others. However, the participants also acknowledged the opportunities that came with it, including availability of office equipment and transport for monitoring.

In the chapter that follows, an attempt is made to draw conclusions and make recommendations from these findings.

CHAPTER 8

CONCLUSIONS AND RECOMMENDATIONS

8.1 INTRODUCTION

The goal of this study was to describe and analyse social protection for vulnerable children in Zambia from the perspectives of social welfare staff and carers in order to advocate for a child-focused social protection system and to contribute to the evolving body of knowledge on social protection research. The study focused on the following specific research objectives:

- To describe the social protection system in Zambia with a particular focus on benefits and services for children.
- To describe and analyse the current risks and vulnerabilities that affect children in Zambia and how the social protection system in Zambia caters for these.
- To explore the views and experiences of children's carers and the implementers of social protection programmes for children in Zambia.
- To explore the problems and opportunities that underlie the delivery of social protection for vulnerable children in order to recommend measures that can improve its administration in Zambia.

The study used a descriptive study design with mainly qualitative research methods. Semi-structured interviews were conducted with 24 participants from three provinces of Zambia. The participants were district social welfare officers, key informants from government and NGOs as well as carers of vulnerable children. The vulnerable children themselves did not participate in the study, mainly due to the study's technical focus. Their 'voice' is thus missing from the findings. The interviews were audio recorded and transcribed for analysis using Atlas.ti. Member checking or informant feedback was used for verification and corrections of transcripts. Additionally, relevant documents were analysed.

In Chapter 2 some approaches for understanding social protection as well as models were discussed while in chapters 3, some theories that informed and tried to explain the

phenomenon under study were discussed to the extent possible. This was followed by the analysis of relevant literature in chapters 4 and 5. Data were analysed using the Atlas.ti software. The research methods were discussed in Chapter 6 while the findings of the study were presented and discussed in Chapter 7. In this chapter, the task is to draw conclusions from the empirical findings while triangulating with available literature on the subject and also make recommendations, albeit cautiously given the descriptive goal of the study and the small sample that was used. Both conclusions and recommendations are derived from the specific findings of the research objectives and are therefore presented thematically. Each conclusion is followed by recommendation(s), and at the end there is an overall conclusion that points to further research on the subject.

8.2 CONCLUSIONS ON THE ELEMENTS OF THE SOCIAL PROTECTION SYSTEM IN ZAMBIA

In this section, the conclusions are based on the findings from the first and partly the second objective of the study, which cover themes 1 to 6. These relate to conceptualisation and history; legislative and policy frameworks; fundamental principles and funding mechanisms; types, forms, functions, benefits and services; institutional frameworks; and administrative structures.

8.2.1 Theme 1: Conceptualisation and history of social protection in Zambia

The study participants were enthusiastic about current developments in social protection in general and this study in particular. This is an interesting finding considering the contemporary emphasis on developmental social welfare in social work practice and given the neat connection between social protection, poverty reduction and development established in the literature in this dissertation. Although social protection has existed for years in Zambia, it has tremendously changed its focus to predominantly provide direct cash transfers. These results confirm the literature that social protection is predominantly being provided as cash transfers (Adato & Bassett, 2009; Bassett, 2008; Devereux, 2013; Seidenfeld *et al.*, 2011, 2012). These transfers, predominantly in the

form of social assistance, are provided through different programmes by government and NGOs with a great deal of external support. However, the coverage is limited and this perhaps explains the narrow conceptualisation of social protection.

8.2.2 Theme 2: Legislative and policy frameworks for social protection in Zambia

The study established positive legislations and policies for child protection but none specifically for social protection. However, it also noted the existence of child protection interventions that were not neatly integrated into the broad social protection system and fragmentation among social protection interventions on the one hand and fragmentation among providers of social protection on the other, which remain major challenges. This is partly due to the absence of a legal and policy framework to support social protection in the country. To this extent, Zambia can be said to fall short of a 'contract-based' and 'child-sensitive' social protection system due to inability of turning good intentions in terms of child protection policies into practices.

8.2.3 Theme 3: Fundamental principles and funding mechanisms of social protection in Zambia

This study also found evidence of political commitment to the social protection cause, going by the scaling up of the social cash transfer programme, although this scaling up is one-sided (on social cash transfer) and is insignificant when measured against the country's GDP and even against the country's annual budget. Moreover, positive as the move to scale up social cash transfer to several districts may be, the qualitative changes in the lives of beneficiaries (especially children) and indeed in poverty head count are yet to be seen or experienced. Principally therefore, social protection in Zambia can be said to be based on the need to *alleviate poverty*.

Furthermore, beyond the scaling up of the social cash transfer programme and the drafting of a social protection policy (both of which do not legitimise social protection currently), the government is silent on legislation for social protection (apart from the minimum wage, which is implemented by individuals and voluntary and private organisations). Therefore, without legislating for social protection, the recent scaling up

of social protection risks being interpreted as ‘future election positioning’ and not as genuine intentions for social contractual fulfilment, especially given that ideologically, there is no connection, except somehow to ‘populism’. Additionally, the amount transferred to beneficiaries (which has been found to be meagre) was inadvertently not being adjusted correspondingly with rising inflation.

8.2.4 Theme 4: Types/forms and functions of social protection, benefits and services for vulnerable children in Zambia

This study further established that there was much emphasis on unconditional and non-contributory transfers (cash or in-kind), mainly social assistance, at the expense of other equally if not more important interventions or types, although it has also been argued that all transfers are conditional in some way. Direct transfers for children are limited due to the assumption that the child would benefit from the household transfer. There is not much evidence that unconditional cash transfers can reduce poverty beyond short-term hunger relief or even promote human development as conditional transfers have proved to do. It would also appear that proponents of unconditional cash transfers either miss this fact or inadvertently do not make this important distinction, thereby commending social cash transfers beyond that which they are capable of doing or what they have possibly achieved.

8.2.5 Theme 5: Institutional framework for social protection in Zambia

The study found that a number of organisations were implementing various social protection interventions but that their efforts were fragmented, partly due to lack of policy and legislative framework. The study also found that there was a concentration of NGOs in Lusaka and other big towns while the evidence suggests that there is more poverty in rural than urban areas (see for instance Hall & Midgley, 2004; World Bank, 2000) and Living Conditions Monitoring Branch (2012). The researcher could not find key informants especially from NGOs in the sampled districts; hence, he opted to recruit participants from Lusaka where most NGOs were headquartered. Yet, as observed by Townsend (2008), there are considerable problems especially in rural areas in providing benefits and services directly to children (cited in Barrientos & Hulme, 2008:55).

8.2.6 Theme 6: Administrative structures for social protection in Zambia

The findings of this study suggest that resources would be put to good use if proper administrative structures, especially in targeting, were put in place. The uncoordinated efforts of the various partners in social protection seem to exacerbate chances for both under-coverage and leakages (Type 1 and Type 2 errors) respectively. If the latter was the reason for removing fuel and agricultural subsidies by the government, it raises the question why the same cannot be said of the fluid cash transfers. It would follow that proper targeting is necessary (especially before rolling out the programme) with planned and successive scale-ups, taking into account resource and administrative constraints as well as capacities.

8.3 RECOMMENDATIONS ON THE ELEMENTS OF THE SOCIAL PROTECTION SYSTEM IN ZAMBIA

8.3.1 Recommendations to social workers and scholars in Zambia

Social workers are obligated to advocate for social welfare policies and programmes that promote social justice, respect diversity and improve social conditions (Segal, 2007:68). This premise is crucial to the social work profession, and in undertaking this study, the author sought to participate in shaping the social protection system in Zambia by providing evidence that would contribute to its responsiveness to the vulnerable in society. This study is an appeal to social workers and other scholars.

8.3.2 Recommendations to policy makers

Although cash transfers have proved to be 'effective' in many respects and, correspondingly, the government has shown political will to increase their coverage, their detrimental effect of negatively affecting the implementation of other transfers is worrisome. It would thus be advisable to policy makers to balance the advantages of cash transfers by implementing them alongside in-kind transfers and services, especially those that relate to food production and income generation. This would in turn cushion beneficiaries against the negative effects of inflation associated with cash transfers but also create space for frontline staff to attend to other services, especially protective measures for children.

Similarly, the government and its partners would do well to shift from unconditional transfers such as social assistance programmes to conditional transfers for able-bodied beneficiaries by focusing on skills development, especially in that unemployment rates are high. This would create sufficient fiscal space for unconditional transfers for the very poor who cannot work, especially children, the disabled and the aged. The school feeding programme, which is conditional, has proved to be effective in this way.

Due to uncoordinated modalities regarding transfers, especially cash transfers with sufficient potential for a ‘mess’ if no corrective measures are put in place in time, *suspending* the programme for a while to allow for systematic, modern and reliable *beneficiary registers* would do the programme much good. This may sound far-fetched, considering the potential number of ‘votes’ that the programme is capable of winning and also its challenge to the established discourse on the value of social cash transfers. However, appropriate design would make it not only effective but also sustainable as resources can be mobilised and saved during the planning and design period.

8.3.3 Recommendations to policy makers and partners

Given that there is proven ability for local financing of social protection as established by this study (also by Barrientos & Niño-Zarazúa, 2011; Harris, 2013; Ulriksen, 2013), it is recommended to policy makers and partners that scaling up of social protection interventions should have particular emphasis on child-focused interventions. Additionally, there is a need for emphasis on qualitative changes in the lives of beneficiaries (especially children) and indeed in reducing poverty head count, rather than the current focus on quantitative scaling up (number of districts, number of beneficiaries and budgetary allocations). Related to the need for qualitative improvements, the aim of social protection should transcend poverty reduction goals to include the crucial goal of reducing inequality by putting in place the right policies and legislations for the targeted outcomes.

In view of the over concentration of NGOs in urban areas when poverty is more rampant in rural areas, it is recommended that the government put in place a deliberate policy and incentives to attract NGOs to rural areas to alleviate poverty where it is most

prevalent. This could be embedded in the decentralisation policy. Principally, that would enhance the interaction of NGOs with the poor, thereby enhancing community capacities, accountability and transparency through community participation. This would also reduce the targeting problems that have characterised social protection interventions over the years since there would be clusters of partners and programmes in one province. It would also be helpful in these modern times to incorporate ICT into social protection delivery (both in targeting and disbursement of benefits), and with a decentralised system, this should be possible and beneficial to both service providers and service users.

Additionally, to reduce administrative costs and the burden on the department responsible, decentralisation of funding mechanisms to provincial headquarters is recommended. This would save a great deal of funds that tend to be swallowed up in administrative processes at various levels, and ultimately the saved funds would increase the number of beneficiaries or the amount received by each beneficiary.

In view of the positive steps taken so far regarding the formulation of the social protection policy, adoption of the Minimum Wage and Conditions of Employment Act Cap 276 of 2012 and implementation of the NGO Act of 2009, a speed-up of the adoption of the social protection policy is also recommended. Ideally, this should be done alongside the enactment of a specific social protection legislation that would spell out the roles and responsibilities of the various partners and the implementation, monitoring and evaluation modalities of the interventions. This would help not only with coordination of activities but also of partners. In the same vein, the various child protection legislations can be integrated into mutually reinforcing Acts, such as the Juvenile Act Cap 53, the Disabilities Act Cap 65 of 2012 and the Adoption Act Cap 54.

8.4 CONCLUSIONS ON RISKS AND VULNERABILITIES THAT AFFECT CHILDREN

The conclusions under this section relate to Theme 7, derived from the second research objective.

8.4.1 Theme 7: Current risks and vulnerabilities that affect children in Zambia

The risks and vulnerabilities that affect children in Zambia are diverse but interconnected. There are various interventions, such as juvenile justice, educational support and orphanages, designed to address the risks and vulnerabilities that affect children, but these interventions are fragmented. While some age-specific risks and vulnerabilities, such as juvenile delinquency, have specific intervention measures, others, such as early marriages, do not. Therefore, not all risks and vulnerabilities are being addressed by current social (or child) protection interventions, which is a drawback. In any case, the scaled-up programme does not seem to be the most appropriate response to the age- and gender-specific risks and vulnerabilities that affect children, such as *juvenile delinquency, sexual and gender-based violence, child trafficking, diseases such as HIV/AIDS and malaria, early marriages and teenage pregnancies*, to mention but a few.

8.5 RECOMMENDATIONS ON RISKS AND VULNERABILITIES THAT AFFECT CHILDREN

8.5.1 Recommendations to policy makers and partners

For social protection in Zambia to be responsive to the identified risks and vulnerabilities affecting children, there is a need for government to legislate for it. This will not only create fiscal space for it in the national budget but also indirectly systematise the various interventions and partners involved. Similarly, the scaling up of social protection interventions should be based on age- and gender-specific risks and vulnerabilities that affect children, such as juvenile delinquency, sexual and gender-based violence, child trafficking, diseases such as HIV/AIDS and malaria, early marriages and teenage pregnancies, to mention but a few.

Additionally, the isolated interventions, such as the child grant, can be complemented by skills training for carers or entrepreneurship skills training so as to enhance carers' abilities to care and mobilise resources for the children under their care.

8.5.2 Recommendations to policy makers, partners, practitioners and carers

Some of the risks and vulnerabilities, such as early marriage, fostering and adoption, are related to traditions and customs. Therefore, family and informal network systems need to be strengthened and/or supported around the managing of these risks rather than replacing them with Western methods of intervention. For instance, fostering, alongside some statutory measures such as conditional or unconditional transfers, as the case may be, can be used to avoid possible mistreatment of children, especially orphans, due to inability to support them as a result of poverty.

8.6 CONCLUSIONS ON EXPERIENCES WITH SOCIAL PROTECTION DELIVERY

8.6.1 Theme 8: Experiences with social protection delivery in Zambia

Although both the implementers and the carers have different experiences regarding social protection delivery in Zambia, these experiences converge to the effect that social protection in Zambia faces funding challenges. To the implementers, this is exacerbated by poor coordination that results in more activities and resources but fewer results, a possible duplication of assistance or even leakages. However, there is also more emphasis on social cash transfers and not social protection in general. This study also established that child protection interventions had been negatively affected by the scaling up of social cash transfer, which is said to consume more time and other resources for staff.

8.7 RECOMMENDATIONS ON EXPERIENCES WITH SOCIAL PROTECTION DELIVERY

8.7.1 Recommendations to partners and social welfare staff

In view of the proven ability for domestic financing of social protection interventions (at least for the poorest) contrary to financing challenges, as most participants felt, the implementers would do well to focus their advocacy efforts on championing resource mobilisation measures, such as progressive taxation of especially enterprises and

‘undeserved income’, influencing redistributive mechanisms and improved targeting modalities that would help to avoid duplication of assistance through improved coordination of assistance in order to achieve better results.

8.7.2 Recommendations to policy makers and partners

In view of the massive scaling up of the social cash transfer programme, it would be advisable for the stakeholders to take an integrated approach to social protection delivery so that other interventions are equally supported and complement each other. As Robalino *et al.* (2013) observe, promoting an integrated approach can enhance the performance of individual programmes and the overall provision of social protection (cited in Bender *et al.*, 2013:149). The authors further argue that one of the virtues of a more integrated social protection system is that coordinating instruments across different types of programme can improve the management of a given risk or shock.

This is also supported by the general systems theory (Trevithick, 2005:278) that analyses the complex reciprocal connections and interrelationships that exist between or among systems (partners and programmes) that make up the whole (social protection) system and other mutually influencing factors in the mutual setting and wider environment. Using a systems or integrated approach (coordination) may not solve all the problems that beset social protection delivery in Zambia (especially the fact that there are age- and gender-specific needs to be addressed), but it would certainly help in doing more with less.

8.8 CONCLUSIONS ON CHALLENGES AND OPPORTUNITIES REGARDING DELIVERY OF SOCIAL PROTECTION

8.8.1 Theme 9: Challenges and opportunities that underlie the delivery of social protection in Zambia

The study established that social protection in Zambia faced numerous challenges, including poor coordination, lack of legislative and policy frameworks, politics and the current perception of social protection as an area of consumption rather than

production, among others. These challenges are interconnected and often mutually causative.

However, contrary to the established discourse on financing challenges, basic 'simulation' of GDP against the budget showed that financing was affordable with local resources if the 3% estimate by the ILO was used. Therefore, it is an issue of priority (politics) and fiscal discipline and consequently sustainability.

The study also established that so far, there had been no experiences of theft or fraud and other fiduciary risks associated with cash transfers. However, there is also underutilisation of ICT in both designing and disbursing benefits, which partly contributed to possible leakages or under-coverage. In spite of the challenges, it has been established that social protection has also brought about opportunities, including the possibility to develop rural areas as well as a shift from financial aid to technical aid.

Implementation of social protection has also brought about opportunities, especially among frontline staff who acknowledged their increased mobility as well as access to equipment that they never had before. Importantly, social protection provides a unique opportunity to alleviate poverty while at the same time fostering development, especially through asset transfers, such as farmer inputs, 'pass on the gift' and public works programmes, not to mention technological transfer and rural development. As both a poverty alleviation measure and a development intervention, social protection affords the opportunity to mobilise resources through non-traditional tax systems, among which is taxation of undeserved income from property, thereby increasing resources available for vulnerable people.

8.9 RECOMMENDATIONS ON CHALLENGES AND OPPORTUNITIES REGARDING DELIVERY OF SOCIAL PROTECTION

8.9.1 Recommendations on challenges

In order for social protection for vulnerable children in Zambia to be effective, there is, among other requirements, the need for political will in the need for and value of social protection provision for vulnerable groups, especially children. This requires not only

legislation for social protection but also an environment that creates a cooperative and harmonious society (Pratt, 2006) suitable for accumulation of 'social surplus' (cited in Lavalette & Pratt, 2006). But legislation also causes those in power to act behind the 'veil of ignorance' for the future prosperity of society, whether they will be there or not.

In view of the limitations in the resource base, there is also a need for sustainable resource mobilisation, especially through progressive taxation instead of relying on donor-funded social protection activities. This by and large entails broadening the tax base by retrenching the difficult-to-tax informal sector and enhancing the formal sector. In addition, the government can exploit 'undeserved income' derived from (property) rent and inheritance (Lund, 2006, cited in Lavalette & Pratt, 2006:109) as well as ground rates for redistribution to vulnerable households. Most of the landlords in the cities and towns, for instance, acquired their properties as a result of state discretion to sell council, government and other institutional houses at prices far lower than their market value then. Over the years, some rentals for certain houses have become higher than the prices at which they were bought. Local resource mobilisation by the government with technical support from partners would ensure sustainability of the social protection funding mechanism. To this extent, donors would have an important role of technical aid, including advocacy for debt relief. This will make the roll-out not only slow and steady but also manageable and sustainable.

For social protection beneficiaries in Zambia to have the right to claim for the benefits and services, there is a need for government to legislate for it. Additionally, there is a need for a national integrated social protection framework that transcends the current project- and programme-type interventions, but one that is linked to the sectoral public policies. In this, the government has a crucial and supervisory role to play.

Although there have not been reports of abuse of the social cash transfer funds as yet, it is highly recommended that the voucher system be implemented as quickly as possible in order to cushion fiduciary risk. This is because due to its liquid nature, cash is extremely vulnerable in many ways compared to vouchers or other in-kind transfers. This will also reduce the administrative cost that is attached to the allocations.

In view of the problems with coordination both at programme level and with implementing partners, it would be advisable to map interventions among different partners and regions and also to discontinue certain programmes before starting new ones or even absorb or integrate new programmes into the old ones. More importantly, it is crucially important to address administrative challenges such as targeting and beneficiary registers that lead to or cause poor coordination. One of the measures would be the use of ICT.

8.9.2 Recommendations on opportunities

Although ICT presents a great opportunity both for preparing beneficiary registers and paying out benefits, for instance by using the voucher system, and overall for taking development to rural areas in the process of setting up transaction facilities of payment structures, its adoption needs to be handled with caution.

8.10 FINAL RECOMMENDATIONS

A child-focused social protection system rather than spill-over effects of other interventions is necessary due to children's vulnerability as dependents as a result of their age and the potential and need for human capital investment for their future. This should include instilling a sense of 'responsibility' in the young generation. To this end, a 'piecemeal social engineering' approach (Popper, 2002) rather than holistic and abrupt increases in social coverage seems to be the most appropriate in the development, the coverage both administratively and fiscally as well as the sustainability of social protection in Zambia. According to Popper (2002), this is an approach to problem solving that relies on learning by doing, improvement by criticism and progressing incrementally. As Popper puts it, "We make progress if, and only if, we are prepared to learn from our mistakes" (cited in Marshall, 1998), and there are many policy mistakes to learn from. Uniqueness, in economic level and political culture of a country, need to be taken into account when designing social protection interventions. Lastly, decentralisation is needed for effective implementation of social protection.

8.11 RECOMMENDATIONS FOR FURTHER RESEARCH

So far the literature indicates that most scholars on social protection are from an economics background. Although this is not a negative state of affairs, it is a challenge to social work, especially in Zambia where social protection is mainly provided by social workers due to the nature of the clientele – most poor and vulnerable people. Therefore, to further understand how the social protection system in Zambia caters for the needs of vulnerable children, there is a need for interdisciplinary, intervention-based and evaluation-based studies that combine both qualitative and quantitative methods. As Barrientos and Hulme (2009:315) note, the social protection policy framework is unlikely to be effective if it is insufficiently grounded in theory about the causes and effects of poverty and vulnerability.

8.12 FINAL CONCLUSIONS

This study investigated the social protection system in Zambia. However, the findings thereof have limited generalizability, partly due to the limitations of the study design but also due to the limited focus of the study. Nonetheless, it achieved its descriptive goal. The study noted that child protection and social protection interventions were limited and fragmented. It is in this light that the study calls for increased, integrated and child-focused social protection interventions. The study also found that while there had been low coverage of social protection until recently due to partly financial constraints, this was no longer the case. Social protection is not only affordable but is also affordable with local resources. It protects children against risk and vulnerability, it prevents and promotes their wellbeing and it promotes human capital investment in their future. However, this requires a complementary economic strategy for resources mobilisation to sustain the social protection programme.

Overall, social protection interventions achieve different results in different countries, and this is partly due to variations in economic level, political culture and political rationales.

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APPENDICES

APPENDIX 1: PERMISSION TO DO RESEARCH



UNIVERSITEIT • STELLENBOSCH • UNIVERSITY
jou kennisvenoot • your knowledge partner

11th February 2013

To whom it may concern

Ref: Request for permission to carryout research for PhD – Fred Moonga

The bearer Mr. Fred Moonga is a Zambian PhD student at Stellenbosch University in South Africa. As a requirement for his Doctoral studies, he needs to carry out an empirical study. The topic of the study is: *Social protection for vulnerable children in Zambia*. We envisage that your organisation would be suitable for data collection. The study intends to collect data from key informants such as district social welfare officers and carers of vulnerable children using semi-structured interviews.

The study has already been scrutinised and approved by the research ethics committee of the Stellenbosch University – the approval notice is attached herewith. You are therefore kindly requested to allow him to carry out this important aspect of his study which is intended for academic purposes.

Yours faithfully,

Prof. Sulina Green

Departementele Voorsitter/*Departmental Chair*

Departement Maatskaplike Werk/Department of Social Work

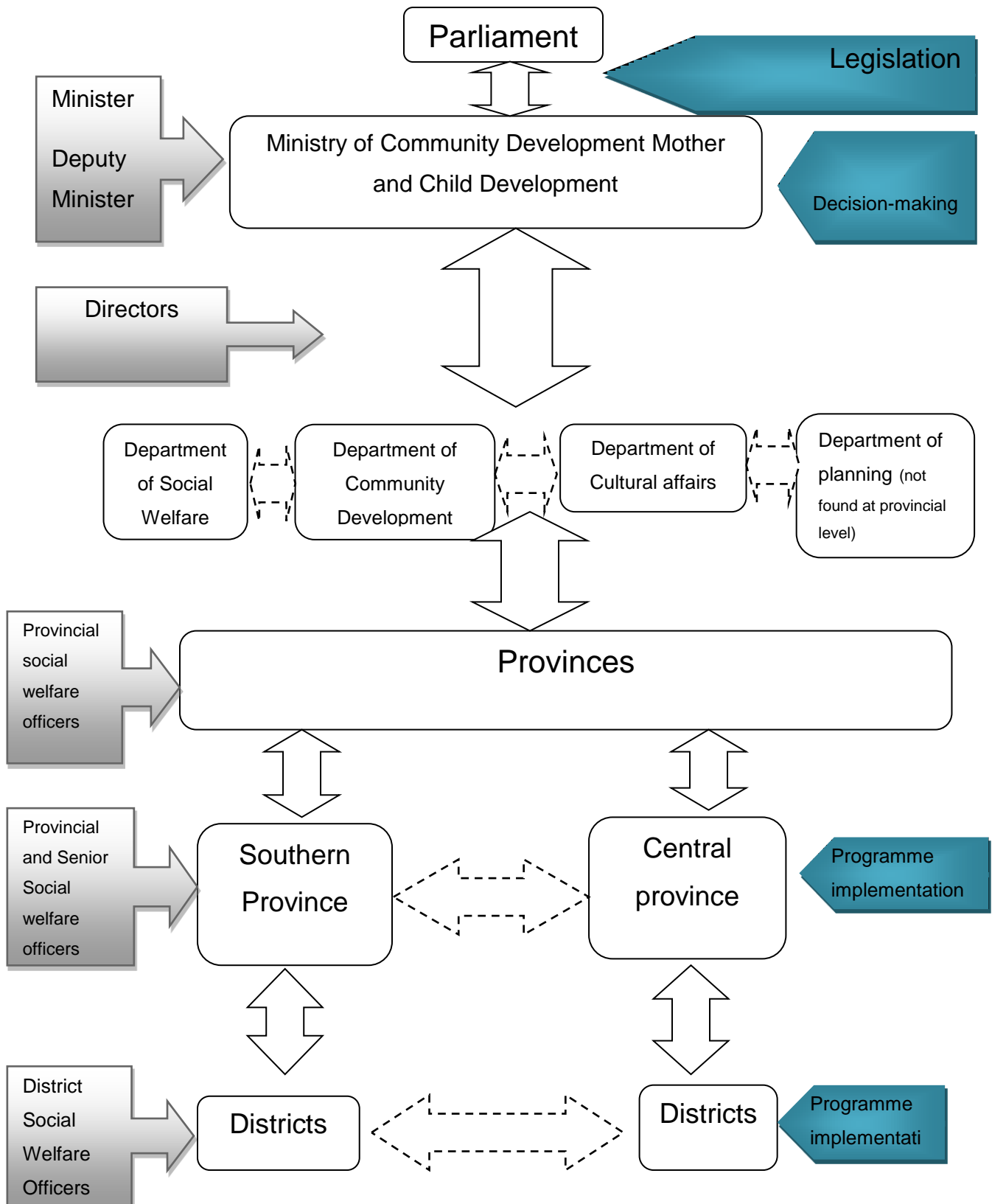
✉ *Privaatsak/Private Bag X1 Ryneveldstraat/Ryneveld Road*
Matieland 7602 Stellenbosch, 7600

Suid-Afrika/South Africa

Tel: + 27 21 808 2069 Faks/Fax: + 27 21 808 3765

E-Pos/E-Mail: lsgreen@sun.ac.za

APPENDIX 2: THE PUBLIC SOCIAL WELFARE SET-UP IN ZAMBIA



APPENDIX 3: INTERVIEW SCHEDULE – KEY INFORMANTS AND SOCIAL WELFARE STAFF AND CARERS

The following themes which are derived from the research objectives were covered during interviews to obtain the views of participants with regard to social protection for vulnerable children in Zambia:

Introductions

Theme 1: *Conceptualization and history of social protection in Zambia (objective number 1)*

Conceptualization of social protection

The history of social protection in Zambia

Child protection

Child protection and social protection

Theme 2: *Legislations and policies for social protection for vulnerable children in Zambia (objective number 1)*

Legislations that govern the provision of social protection in Zambia

Legislation specific to social protection for children in Zambia

Policies that govern the provision of social protection in Zambia

Theme 3: *Fundamental principles that underlie social protection in Zambia and the funding mechanisms (objective number 1)*

Fundamental principles that govern social protection in Zambia

The reasons for providing social protection services and benefits

The funding mechanisms for social protection in Zambia

Theme 4: *Types/forms and functions of social protection, benefits and services for vulnerable children in Zambia (objective number 1 and 2)*

The types of social protection in Zambia

What function(s) does social protection serve in Zambia?

What benefits and services are associated to social protection?

The form in which benefits are given

Social protection benefits and services for vulnerable children

Value of the benefits which are provided

Theme 5: *Institutional Framework for social protection in Zambia (objective number 1)*

Institutions that provide social protection benefits and services to the poor in Zambia

Collaborator mechanisms

Theme 6: *Administrative structures for social protection in Zambia (objective 1)*

Government departments or units or agencies through which social protection benefits and services are delivered

Other organizations or institutions through which social protection benefits and services are delivered

Targeting

Caseloads: Country, province, district, community and household level

Budgetary allocations: Monthly, annual

Administration: transport, stationary

Theme 7: *Current risks and vulnerabilities that affect children in Zambia (objective number 2)**

Risks and vulnerabilities that affect children in Zambia

Theme 8: *Experiences with social protection delivery in Zambia (objective number 3)**

Personal experiences with social protection delivery

Theme 9: *Problems and opportunities that underlie the delivery of social protection in Zambia (objective number 4)**

Challenges relating to social protection delivery in Zambia

Addressing challenges: Local and country levels

Opportunities

**Themes that will be covered with carers during interviews.*

APPENDIX 4: INFORMED CONSENT TO PARTICIPATE IN RESEARCH – KEY INFORMANTS AND SOCIAL WELFARE STAFF

Social protection for vulnerable children in Zambia

You are asked to participate in a research study conducted by Mr. Fred Moonga (MSW) and Professor Sulina Green (PhD) from the Department of Social Work at Stellenbosch University. The results will contribute to the PhD thesis. You were selected as a possible participant in this study because you belong to a category of staff (Key informant/Social Welfare staff) considered knowledgeable about the subject of study.

Purpose of the study

The purpose of the study is to describe and analyse social protection for vulnerable children in Zambia in terms of conceptualisation, functions, policies, programs, benefits and services, funding mechanisms, delivery and actors.

Procedures

If you volunteer to participate in this study, we would ask you to answer questions relating to the study and the responses will be written down. The interview will take about 45 minutes. The interview may be recorded so that in case we miss something during the interview, it can be correctly captured. However, after transcribing, the transcript will be brought to you before analysing so that you can verify that the recorded information is a correct record of the interview. Again you may not want to be recorded so you are free to say so. The information which you will give us will be kept strictly confidential. The recorded files together with the interview schedule will be in a very safe place where only the researcher and the supervisor can access. We will record your name but it will not appear in the report. If there is something you can want to verify after the interview, you can contact the researchers on the contact details below.

Potential risks and discomforts

It is possible that during the interview you may feel uncomfortable to answer certain questions or feel tired, you may ask to pause for a while or stop altogether.

Benefits of the study to you and the community

This study is intended mainly to fulfil a requirement for PhD and contribute to the deficient literature on social protection for vulnerable children in Zambia. It therefore does not have immediate benefits to you and the community. However it will go a long way in making known the assistance given to vulnerable children and suggest how such assistance can be improved. Therefore in the long run it will help to reduce some of the administrative problems that you and the vulnerable children may be facing in accessing assistance.

Payment for participation

This study will not pay you for participating because the researcher is a student who cannot afford to pay. Therefore the study is just requesting for your voluntary participation to discuss issues affecting our children.

Confidentiality

Any information that will be obtained from you in connection with this study will be treated confidential. This means it will not be published or disclosed to anyone without your explicit permission or as required by law. Both the written and audio records obtained from you will be availed to you for verification before data analysis and before any publication of the report.

Participation and withdrawal

You are requested to participate in this study but you can choose not to take part. If you decide to take part, you may withdraw at any time if you feel uncomfortable. You may also not answer those questions that you may be uncomfortable with. The investigator may as well not ask you some questions or withdrawal you from the study altogether if

the circumstances permit so. Such circumstances may be illness, serious discomfort on your part or inability to answer some questions.

Identification of investigators

If you have any question relating to this study, please feel free to contact the following:

Mr. Fred Moonga

The Principle Investigator

Phone: +277 8989 3640 (South Africa)

+260 955 451 976 (Zambia)

E-mail: 17089689@sun.ac.za

Professor Sulina Green

The supervisor

+27 21 808 2070

E-mail: sgreen@sun.ac.za

Rights of subjects

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. If you have questions regarding your rights as a research subject, contact [Ms Maléne Fouché [mfouche@sun.ac.za; 021 808 4622] at the Division for Research Development.

Signature of Research Subject or Legal Representative

The information above was described to me/the subject/the participant by Mr. Fred Moonga in English/ /Tonga/Lenje and I am/the subject/the participant in command of this language or it was satisfactorily translated to me/him/her. I/the subject/the participant was given the opportunity to ask questions and these questions were answered to my/his/her satisfaction.

I hereby consent voluntarily to participate in this study/I hereby consent that the Subject/participant may participate in this study. I have been given a copy of this form.

Name of Subject/Participant

Name of Legal Representative (if applicable)

Signature of Subject/Participant or Legal Representative

Date

Signature of investigator

I declare that I explained the information given in this document to
and/or his/her representative S/he was
encouraged and given ample time to ask me any questions relating to the study. This
conversation was conducted in English /Tonga/Lenje and no translator was used/this
conversation was translated into by

Signature of Investigator

Date

APPENDIX 5: INFORMED CONSENT TO PARTICIPATE IN RESEARCH – CARERS

Social protection for vulnerable children in Zambia

You are asked to participate in a research study conducted by Mr. Fred Moonga (MSc) and Professor Sulina Green (PhD) from the Department of Social Work at Stellenbosch University. The results will contribute to the PhD thesis. You were randomly selected from the list of carers for children as a possible participant in this study. Your being selected has no effect on the benefits you or the child in your care receives or on your or the child's continuation as a beneficiary.

Purpose of the study

The purpose of the study is to describe and analyse social protection for vulnerable children in Zambia in terms of conceptualisation, functions, policies, programs, benefits and services, funding mechanisms, delivery and actors.

Procedures

If you volunteer to participate in this study, we would ask you to answer questions relating to the study and the responses will be written down. The interview will take about 45 minutes. The interview may be recorded so that in case we miss something during the interview, it can be correctly captured. Again you may not want to be recorded so you are free to say so. The information which you will give us will be kept strictly confidential. The recorded files together with the interview schedule will be in a very safe place where only the researcher and the supervisor can access. We will not record your name; it will only appear on list of those selected. If there is something you can want to verify after the interview, you can contact the researchers on the contact details below.

Potential risks and discomforts

It is possible that during the interview you may feel uncomfortable to answer certain questions or feel tired, you may ask to pause for a while or stop altogether.

Benefits of the study to you and the community

This study is intended mainly to fulfil a requirement for PhD and contribute to the deficient literature on social protection for vulnerable children in Zambia. It therefore does not have immediate benefits to you and the community. However it will go a long way in making known the assistance given to children and suggest how such assistance can be improved. Therefore in the long run it will help to reduce some of the administrative problems that you and the children may be facing in accessing assistance.

Payment for participation

This study will not pay you for participating because the researcher is a student who cannot afford to pay. Therefore the study is just requesting for your voluntary participation to discuss issues affecting our children.

Confidentiality

Any information that will be obtained from you in connection with this study will be treated confidential. This means it will not be published or disclosed to anyone without your explicit permission or as required by law. Both the written and audio records obtained from you will be availed to you for verification before data analysis and before any publication of the report.

Participation and withdrawal

You are requested to participate in this study but you can choose not to take part. If you decide to take part, you may withdraw at any time if you feel uncomfortable. You may also not answer those questions that you may be uncomfortable with. The investigator

may as well not ask you some questions or withdrawal you from the study altogether if the circumstances permit so. Such circumstances may be illness, serious discomfort on your part or inability to answer some questions.

Identification of investigators

If you have any question relating to this study, please feel free to contact the following:

Mr. Fred Moonga

The Principle Investigator

Phone: +277 8989 3640 (South Africa)

+260 955 451 976 (Zambia)

E-mail: 17089689@sun.ac.za

Professor Sulina Green

The supervisor

+27 21 808 2070

E-mail: sgreen@sun.ac.za

Rights of subjects

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. If you have questions regarding your rights as a research subject, contact [Ms Maléne Fouché [mfouche@sun.ac.za; 021 808 4622] at the Division for Research Development.

Signature of Research Subject or Legal Representative

The information above was described to me/the subject/the participant by Mr. Fred Moonga in English /Tonga/Lenje and I am/the subject/the participant in command of this language or it was satisfactorily translated to me/him/her. I/the subject/the participant was given the opportunity to ask questions and these questions were answered to my/his/her satisfaction.

I hereby consent voluntarily to participate in this study/I hereby consent that the Subject/participant may participate in this study. I have been given a copy of this form.

Name of Subject/Participant

Name of Legal Representative (if applicable)

Signature of Subject/Participant or Legal Representative

Date

Signature of investigator

I declare that I explained the information given in this document to and/or his/her representative S/he was encouraged and given ample time to ask me any questions relating to the study. This conversation was conducted in English /Tonga/Lenje and no translator was used/this conversation was translated into by

Signature of Investigator

Date

APPENDIX 6: ETHICAL APPROVAL NOTICE



Approval Notice Progress Report

09-Dec-2013
Moonga, Fred F
Victoria Street
Stellenbosch
Stellenbosch, WC

Proposal #: Desc_Moonga2012

Title: Social protection for vulnerable children in Zambia

Dear Mr Fred Moonga,

Your **Progress Report** received on , was reviewed by members of the **Research Ethics Committee: Human Research (Humanities)** via Expedited review procedures on **06-Dec-2013** and was approved.

Please note the following information about your approved research proposal:

Proposal Approval Period: **09-Dec-2013 -08-Dec-2014**

Please take note of the general Investigator Responsibilities attached to this letter. You may commence with your research after complying fully with these guidelines.

Please remember to use your **proposal number (Desc_Moonga2012)** on any documents or correspondence with the REC concerning your research proposal.

Please note that the REC has the prerogative and authority to ask further questions, seek additional information, require further modifications, or monitor the conduct of your research and the consent process.

Also note that a progress report should be submitted to the Committee before the approval period has expired if a continuation is required. The Committee will then consider the continuation of the project for a further year (if necessary).

This committee abides by the ethical norms and principles for research, established by the Declaration of Helsinki and the Guidelines for Ethical Research: Principles Structures and Processes 2004 (Department of Health). Annually a number of projects may be selected randomly for an external audit.

National Health Research Ethics Committee (NHREC) registration number REC-050411-032.

We wish you the best as you conduct your research.

If you have any questions or need further help, please contact the REC office at 0218839027.

Sincerely,

Susara Oberholzer
REC Coordinator
Research Ethics Committee: Human Research (Humanities)

Investigator Responsibilities

Protection of Human Research Participants

Some of the general responsibilities investigators have when conducting research involving human participants are listed below:

1. Conducting the Research. You are responsible for making sure that the research is conducted according to the REC approved research protocol. You are also responsible for the actions of all your co-investigators and research staff involved with this research. You must also ensure that the research is conducted within the standards of your field of research.

2. Participant Enrollment. You may not recruit or enroll participants prior to the REC approval date or after the expiration date of REC approval. All recruitment materials for any form of media must be approved by the REC prior to their use. If you need to recruit more participants than was noted in your REC approval letter, you must submit an amendment requesting an increase in the number of participants.

3. Informed Consent. You are responsible for obtaining and documenting effective informed consent using **only** the REC-approved consent documents, and for ensuring that no human participants are involved in research prior to obtaining their informed consent. Please give all participants copies of the signed informed consent documents. Keep the originals in your secured research files for at least five (5) years.

4. Continuing Review. The REC must review and approve all REC-approved research proposals at intervals appropriate to the degree of risk but not less than once per year. There is **no grace period**. Prior to the date on which the REC approval of the research expires, **it is your responsibility to submit the continuing review report in a timely fashion to ensure a lapse in REC approval does not occur**. If REC approval of your research lapses, you must stop new participant enrollment, and contact the REC office immediately.

5. Amendments and Changes. If you wish to amend or change any aspect of your research (such as research design, interventions or procedures, number of participants, participant population, informed consent document, instruments, surveys or recruiting material), you must submit the amendment to the REC for review using the current Amendment Form. You **may not initiate** any amendments or changes to your research without first obtaining written REC review and approval. The **only exception** is when it is necessary to eliminate apparent immediate hazards to participants and the REC should be immediately informed of this necessity.

6. Adverse or Unanticipated Events. Any serious adverse events, participant complaints, and all unanticipated problems that involve risks to participants or others, as well as any research related injuries, occurring at this institution or at other performance sites must be reported to Malene Fouch within **five (5) days** of discovery of the incident. You must also report any instances of serious or continuing problems, or non-compliance with the REC's requirements for protecting human research participants. The only exception to this policy is that the death of a research participant must be reported in accordance with the Stellenbosch University Research Ethics Committee Standard Operating Procedures. All reportable events should be submitted to the REC using the Serious Adverse Event Report Form.

7. Research Record Keeping. You must keep the following research related records, at a minimum, in a secure location for a minimum of five years: the REC approved research proposal and all amendments; all informed consent documents; recruiting materials; continuing review reports; adverse or unanticipated events; and all correspondence from the REC

8. Provision of Counselling or emergency support. When a dedicated counsellor or psychologist provides support to a participant without prior REC review and approval, to the extent permitted by law, such activities will not be recognised as research nor the data used in support of research. Such cases should be indicated in the progress report or final report.

9. Final reports. When you have completed (no further participant enrollment, interactions, interventions or data analysis) or stopped work on your research, you must submit a Final Report to the REC.

10. On-Site Evaluations, Inspections, or Audits. If you are notified that your research will be reviewed or audited by the sponsor or any other external agency or any internal group, you must inform the REC immediately of the impending audit/evaluation.

APPENDIX 7: PERMISSION TO CARRY OUT RESEARCH – LETTER FROM MINISTRY OF COMMUNITY DEVELOPMENT MOTHER AND CHILD HEALTH

Telephone: (000) 211 235343
Fax: (260) 211 235343



REPUBLIC OF ZAMBIA

In reply please quote:

No:.....
DSWHQ/9/7/1

MINISTRY OF COMMUNITY DEVELOPMENT, MOTHER AND CHILD HEALTH

DEPARTMENT OF SOCIAL WELFARE
COMMUNITY HOUSE
P.O. BOX 31958
LUSAKA

22nd March, 2013

Prof. Sulina Green
The Universiteit – Lenbosch University
Departementele Voorsitter/Dapartmental Chair
Private Bag XI
Matland 7602
SOUTH AFRICA

REF: **REQUEST FOR PERMISSION TO CARRYOUT RESEARCH FOR PHD –
FRED MOONGA**

Reference is made to the above.

I am in receipt of your letter dated 11th February, 2013 in which you are requesting for permission on behalf of Fred Moonga, a PhD student to undertake a research entitled "Social Protection for Vulnerable Children in Zambia."

The Ministry has no objection on your request and I wish to inform you that your request has been granted to undertake your research. I wish to urge you to ensure to observe ethical research regulations especially that you will be dealing with vulnerable respondents. Further, ensure that you avail us a copy of your findings as this will inform the Ministry about the new methods of providing social protection to vulnerable children to improve their wellbeing.

S. Michelo (Mr.)
Acting Director – Social Welfare
FOR/PERMANENT SECRETARY
MINISTRY OF COMMUNITY DEVELOPMENT, MOTHER AND CHILD HEALTH